

## Implementation of Social Security for Workers in the Transportation Sector in Banjarnegara Regency

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### Abstract

*This study aims to analyse the implementation of social security for workers in the transportation sector in Banjarnegara Regency and identify obstacles in its implementation. The study's contribution lies in strengthening the literature on social protection for informal workers who are at high risk but have minimal protection. The research method employed in this study is a qualitative approach, utilising empirical legal research techniques through interviews, observations, and document studies. The study's results indicate that the level of worker participation remains low due to limited legal literacy, economic constraints, and inadequate supervision. Complicated registration and claim procedures are also major obstacles. The study's conclusion confirms that the program has not been running optimally, despite already having a strong legal basis. Recommendations submitted include increasing education, simplifying procedures, subsidising contributions, and strengthening synergy between agencies and worker communities. These efforts are important to realise fair and equitable work protection in the regions.*

**Keywords:** Social Security, Transportation Workers, BPJS Employment, Workforce Protection, Informal Sector.

### Introduction

The employment conditions in Indonesia are the result of a long history marked by exploitation, structural inequality, and legal injustice, inherited from the colonial era.<sup>1</sup> Before Indonesia proclaimed its independence on August 17, 1945, the work system in the archipelago was controlled entirely by the Dutch colonial power, which implemented exploitative policies such as the *cultuurstelsel* (forced cultivation system) and *rodi* (forced labour without wages).<sup>2</sup> In this system, local

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<sup>1</sup> Tania Murray Li, "The Price of Un/Freedom: Indonesia's Colonial and Contemporary Plantation Labor Regimes," *Comparative Studies in Society and History* 59, no. 2 (April 18, 2017): 245–76, <https://doi.org/10.1017/S0010417517000044>.

<sup>2</sup> Samuel J. Spiegel, "Governance Institutions, Resource Rights Regimes, and the Informal Mining Sector: Regulatory Complexities in Indonesia," *World Development* 40, no. 1 (January 2012): 189–205, <https://doi.org/10.1016/j.worlddev.2011.05.015>.

workers were utilised as a means of production to serve the economic interests of the colonial empire, disregarding aspects of humanity, human rights, and social justice.<sup>3</sup> This formed a pattern of unequal labour relations, the impact of which is still felt today. During the colonial era, farmers and labourers were forced to plant export crops such as coffee, sugar cane, and indigo on their own land. At the same time, the entire harvest was submitted to the colonial government. The compensation given was very minimal, and it was not uncommon for people to suffer from starvation because they did not have enough food for their own needs.<sup>4</sup> When Japan took power in the early 1940s, forced labour practices continued in the form of *romusha*, which added to the physical and mental burden of the Indonesian people.<sup>5</sup> Thousands of people were forced to work on military projects without health and safety protections, resulting in many fatalities.<sup>6</sup>

Post-independence, although Indonesia was politically independent, the employment law system took a long time to undergo comprehensive improvement. The Indonesian government initiated the design of a national legal system to regulate industrial relations; however, various challenges persisted, including weak law enforcement, inadequate employment supervision, and uneven coverage of social protection. One significant development occurred with the birth of Law No. 13 of 2003 concerning Employment and Law No. 24 of 2011, which established BPJS as an institution responsible for administering national social security, including the Work Accident Insurance (JKK) program. JKK is present as a form of the state's commitment to protecting workers' rights to a sense of security at work, especially

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<sup>3</sup> Alfons van der Kraan, "Village Java Under the Cultivation System, 1830–70. By R. E. Elson. Sydney: Allen and Unwin, 1994. Xxiv, 522 Pp. \$34.95.," *The Journal of Asian Studies* 54, no. 2 (May 26, 1995): 622–23, <https://doi.org/10.2307/2058830>.

<sup>4</sup> Jan Breman, "New Thoughts on Colonial Labour in Indonesia," *Journal of Southeast Asian Studies* 33, no. 2 (June 10, 2002): 333–39, <https://doi.org/10.1017/S0022463402000176>.

<sup>5</sup> Alicia Schrikker and Jeroen Touwen, eds., *Promises and Predicaments* (NUS Press Pte Ltd, 2015), <https://doi.org/10.2307/j.ctv1nthnm>.

<sup>6</sup> Vedi R. Hadiz, "Coolie Labour in Colonial Indonesia: A Study of Labour Relations in the Outer Islands, c. 1900–1940. Edited by Vincent J. H. Houben and J. Thomas Lindblad. Wiesbaden: Harrassowitz Verlag, 1999. Xv, 268 Pp. €39.00 (Paper).," *The Journal of Asian Studies* 62, no. 3 (August 2003): 1011–12, <https://doi.org/10.2307/3591923>.

against the risk of work accidents that can result in physical disability, loss of income, or even death. However, the reality on the ground shows that the implementation of this program still faces various obstacles, both administratively, culturally, and structurally.

One sector that is very relevant to study in the context of social security protection is the transportation sector.<sup>7</sup> This sector plays a vital role in the national and regional economy, as it concerns the movement of goods and people. Transportation workers, whether working on land, sea, or air, are directly exposed to high work risks, ranging from traffic accidents, work fatigue, to exposure to extreme weather.<sup>8</sup> Ironically, in this sector, many workers are found with uncertain work status, low wages, and minimal social protection. This is exacerbated when most transportation workers, especially in rural areas, are not registered as active participants in BPJS Ketenagakerjaan or are unaware of their rights as workers. Data from the Central Java Regional Police in 2023 recorded more than 30,000 traffic accidents, with almost 5,000 fatalities. In Banjarnegara Regency itself, the number of accidents is quite worrying, namely 1,122 cases with 178 deaths, 129 serious injuries, and 802 minor injuries. This fact highlights the significant work risk in the regional transportation sector. However, social security protection for workers in this sector remains suboptimal. Many cases of work-related accidents are not recorded or not reported through BPJS because workers are not registered, or companies fail to fulfil their obligations. Even in some cases, transportation workers do not have clear work agreements or are under a partnership work system that does not guarantee their fundamental rights.<sup>9</sup>

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<sup>7</sup> Michele Ford and Vivian Honan, "The Limits of Mutual Aid: Emerging Forms of Collectivity among App-Based Transport Workers in Indonesia," *Journal of Industrial Relations* 61, no. 4 (2019): 457–78, <https://doi.org/10.1177/0022185619839428>.

<sup>8</sup> Priyono Tjiptoherijanto Ardi Hasiholan, "Determinan Faktor-Faktor Yang Mempengaruhi Kepesertaan Jaminan Sosial Ketenagakerjaan Sektor Formal," *Jurnal Kebijakan Ekonomi*, 2022.

<sup>9</sup> Jovitai Sitanggang, Ariani Shelomita, Ruth Lituhayu and Diny Widya, "Pelaksanaan BPJS Ketenagakerjaan Sebagai Perlindungan Hukum Terhadap Tenaga Kerja," *Journal of Multidisciplinary Inquiry in Science, Technology and Educational Research* 2, no. 1b (2024).

This condition highlights the weakness of the regulation, particularly in terms of supervision and the implementation of social security. Although the rules are normatively available, weak supervision by local governments, low company compliance with social security obligations, and limited legal literacy among workers have resulted in many workers' rights not being fulfilled. The informal work system, such as online motorcycle taxi drivers and digital couriers, also creates new legal loopholes that have not been fully accommodated by existing regulations.<sup>10</sup> In addition, regulations have not been fully responsive to changes in the characteristics of modern employment relationships that are more flexible and unstructured than conventional work patterns. So far, studies on social security and worker protection have focused more on the manufacturing industry sector, formal workers in big cities, or migrant workers.<sup>11</sup> Meanwhile, the condition of social protection for workers in the transportation sector in the regions has not been the primary focus in the discourse on employment law. In fact, this sector absorbs a large number of workers and plays a strategic role in regional connectivity and local economic distribution.<sup>12</sup>

This study has a novelty in making Banjarnegara Regency the location for the case study. The focus is on analysing the implementation of social security for workers in the transportation sector in the region, including both those in the formal and informal sectors. This study combines a normative legal approach with an empirical approach to investigate how regulations are implemented, how workers perceive and are aware of their rights, and the role of local governments and related agencies in supporting the implementation of social security, along with increasing

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<sup>10</sup> Pheni Chalid and Isniati Kuswini, "Informal Traffic Controller: Study on Shadow Economy in Indonesia," *Signifikan: Jurnal Ilmu Ekonomi* 12, no. 2 (October 2023): 399–412, <https://doi.org/10.15408/sjie.v12i2.33434>.

<sup>11</sup> Putri Dian Pratiwi et al., "Program BPJS Ketenagakerjaan Dalam Menjamin Keselamatan Dan Kesehatan Karyawan," *Jurnal Ilmu Manajemen Terapan*, 2023, <https://doi.org/10.31933/jimt.v4i6.1614>.

<sup>12</sup> Gabe Friedman, "Workers without Employers: Shadow Corporations and the Rise of the Gig Economy," *Review of Keynesian Economics* 2, no. 2 (2014): 171–88, <https://doi.org/10.4337/roke.2014.02.03>.

community mobility, high rates of work accidents in the transportation sector, and increasingly complex forms of employment relationships in the digital economy era. Without adequate social protection, workers in the transportation sector will remain vulnerable to the risks of accidents, neglect of fundamental rights, and the economic vulnerability of their families in the event of disasters.<sup>13</sup> Therefore, a comprehensive study of the implementation of social security for workers in this sector, especially at the regional level, is crucial to promote social justice and legal certainty for all Indonesian workers.<sup>14</sup>

## Methods

The research method used in this study is a qualitative approach with an empirical legal research type. This approach was chosen to gain a deep understanding of the implementation of social security for transportation sector workers in Banjarnegara Regency. The qualitative approach enables researchers to explore the experiences, views, and perceptions of related actors, including workers, social security organisers, and government agencies responsible for employment. Empirical legal research focuses on observing the implementation of legal norms in society, especially how the provisions of legislation in the field of social security are applied in real terms in the lives of transportation workers. This approach not only analyses legal documents normatively, but also examines the effectiveness of law enforcement based on empirical data from field practice. Thus, this study aims to assess the suitability of applicable legal regulations in relation to the factual conditions faced by transportation sector workers in the research area.<sup>15</sup> The primary focus of this study is on the implementation of the social security program

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<sup>13</sup> Rekson Silaban et al., "Eliminating the Gap of Labor and Social Protection for the Workers of Platform-Based Transportation," *Yustisia Jurnal Hukum* 12, no. 2 (August 2023): 185, <https://doi.org/10.20961/yustisia.v12i2.69344>.

<sup>14</sup> Martha Chen and Françoise Carré, *The Informal Economy Revisited* (London: Routledge, 2020), <https://doi.org/10.4324/9780429200724>.

<sup>15</sup> Day Jennifer Dadang Utomo, Iderlina Mateo-Babiano, "Journal Article Motivations of Informal Transport Workers: A Case Study of Banjarmasin's IWT Kelotok Drivers," *Journal of the Eastern Asia Society for Transportation Studies*, 2022.

for workers in the transportation sector, encompassing aspects of implementation, fulfilment of rights, administrative obstacles, and the level of legal awareness among workers. The study also examines the role of implementing agencies and labour supervisors in promoting compliance with regulations, as well as identifying factors that hinder the effectiveness of implementing social protection in the field. In addition, this study aims to identify gaps between normative provisions in BPJS Ketenagakerjaan regulations and actual practices in Banjarnegara Regency, and to provide policy input that can strengthen protection for workers in informal and vulnerable sectors, such as transportation.

The data sources in this study comprise both primary and secondary data. Primary data were obtained through in-depth interviews and direct observation of transportation sector workers, social security implementing officers, and related parties from employment agencies in Banjarnegara Regency. Interviews were conducted using a semi-structured guide to obtain comprehensive information on program implementation, administrative obstacles, and stakeholder perceptions. Field observations were conducted to directly observe objective conditions in the workplace and in administrative interactions related to employment social security. Meanwhile, secondary data were collected through literature studies, including laws and regulations, textbooks, academic journals, official report documents, and other relevant sources that support the analysis and interpretation of primary data. Secondary data are used to strengthen the theoretical framework and provide a clear legal basis for the discussion. To ensure the validity and reliability of the data, this study uses triangulation techniques, namely cross-checking between data sources, methods, and theories. Triangulation is carried out to obtain accurate, complete, and objective results in describing the implementation of social security in the transportation sector. Data validity is also strengthened by reconfirmation techniques (member checking) to informants, to ensure that the data used in the analysis is in accordance with the facts they experience. With this method, it is hoped that research can make real contributions to efforts to strengthen the

implementation of social security employment, as well as improve the protection and welfare of workers in the transportation sector in Banjarnegara Regency in a sustainable manner.

## **Discussion**

### **Implementation of the Social Security Program for Transportation Workers in Banjarnegara Regency**

The employment conditions in Indonesia are the result of a long and dynamic historical journey, especially in relation to the social protection system.<sup>16</sup> One of the government's strategic efforts in guaranteeing workers' rights is through the implementation of social security for workers. In the framework of a state based on the rule of law that adheres to the principle of welfare (welfare state), social security is not a form of voluntary kindness from the state, but rather a constitutional obligation. This is emphasised in Article 28H paragraph (3) of the 1945 Constitution, which states that "Everyone has the right to social security that allows for the development of himself/herself as a dignified human being".<sup>17</sup> The transportation sector is one of the most vital and high-risk work sectors. On the one hand, this sector drives mobility and economic connectivity between regions. On the other hand, workers involved in it face various work risks, including traffic accidents, extreme fatigue, uncertain work hours, and economic pressures stemming from the precarious work system.<sup>18</sup> This is increasingly evident in the context of areas such as Banjarnegara Regency, which, although not a big city, has an active flow of land transportation, both between regions within the province and between provinces. In these conditions, social security becomes an urgent need.

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<sup>16</sup> John Murphy, "The Historical Development of Indonesian Social Security," *Asian Journal of Social Science* 47, no. 2 (June 7, 2019): 255–79, <https://doi.org/10.1163/15685314-04702005>.

<sup>17</sup> Vivi Alatas and Abhijit Banerjee, "Penerapan BPJS Ketenagakerjaan Bagi Pekerja Informal Di Indonesia," *Jurnal Ekonomi Dan Kebijakan Publik* 7, no. 2 (2016): 77–92.

<sup>18</sup> Anggita Viska Alfiansah and others, "Pengaruh Sosialisasi, Aksesibilitas Dan Kualitas Pelayanan Program BPJS Ketenagakerjaan Terhadap Peningkatan Kesejahteraan Pegawai Informal," *Business UHO: Jurnal Administrasi Bisnis*, 2022.

The social protection system in Indonesia underwent a major transformation at the beginning of the 21st century. Previously, the employment social security program was managed separately and sectorally, such as PT Jamsostek, Taspen, and Asabri.<sup>19</sup> However, this system was considered incapable of reaching all workers fairly and universally. Therefore, the government passed Law No. 40 of 2004 concerning the National Social Security System (UU SJSN), which served as the basis for the establishment of a single institution administering national social security, namely BPJS. Institutional transformation was initiated in 2011 with the enactment of Law No. 24 of 2011 concerning BPJS. Through this law, PT Jamsostek changed its status to BPJS Ketenagakerjaan, which began operating fully on July 1, 2015. BPJS Ketenagakerjaan organises five main programs: Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Security (JHT), Pension Insurance (JP), and Job Loss Insurance (JKP).<sup>20</sup> These five programs aim to protect before, during, and after workers experience work risks.

The transportation sector in Banjarnegara Regency comprises inter-city and intra-city public transportation, goods transportation, courier services, and online transportation, including online motorcycle taxis. Most workers in this sector operate under a non-permanent system, both in terms of duration and compensation. Based on observations and interviews, the majority of transportation workers in Banjarnegara work on a daily contract basis, without a written work contract, and do not receive formal social security from their employers. Workers such as city transportation and truck drivers often work more than eight hours per day, even until late at night, with a high risk of traffic accidents. This workload is not balanced with protection from the state or employers.<sup>21</sup> Meanwhile, online

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<sup>19</sup> Juan R De Laiglesia and Angel Melguizo, "Drivers of Participation in Formal and Informal Social Protection: Evidence from Southeast Asia," *OECD Development Centre Working Papers*, no. 345 (2018).

<sup>20</sup> Budi Siregar, "Strategi BPJS Ketenagakerjaan Dalam Peningkatan Kepesertaan Pekerja Informal," *Jurnal Manajemen Dan Pelayanan Publik* 5, no. 2 (2021).

<sup>21</sup> Abdullah Hisyam and Jacob Silas Mussry, "Integrated Marketing Communication for BPJS Ketenagakerjaan: Understanding Communication Design and Channel to Improve Membership Ratio

motorcycle taxi drivers and couriers who are included in the informal sector face other challenges in the form of income uncertainty, and they are not registered in the national social protection system.<sup>22</sup>

In such conditions, the social security system should be present as the last safety net when workers experience a disaster or work risk. However, in reality, the program's implementation is still minimal and has not reached the transportation worker group in Banjarnegara evenly. BPJS Ketenagakerjaan Banjarnegara is the implementing agency for the social security program in this area. Based on information from BPJS Ketenagakerjaan sources, several efforts have been made to encourage participation among transportation workers, including providing education and socialisation to terminals, transportation bases, and online motorcycle taxi communities. However, in terms of effectiveness, the results are not yet satisfactory. The low level of participation is caused by several primary factors: low legal awareness, economic limitations on paying contributions, and a lack of support from employers.<sup>23</sup>

The Work Accident Insurance (JKK) program itself should be a top priority, considering the high work risks faced by transportation workers. This program covers medical expenses, compensation during inability to work, disability compensation, and even death compensation. However, without active participation, all of these benefits cannot be accessed by workers. On the other hand,<sup>24</sup> companies that do not register workers in this program can be subject to administrative sanctions as stipulated in Article 17 of Law No. 24 of 2011. Unfortunately, the implementation of these sanctions at the regional level is still

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Among Indonesian Migrant Workers," *Journal of Accounting and Finance Management* 5, no. 6 (2023), <https://doi.org/10.38035/jafm.v5i6.1569>.

<sup>22</sup> Sari Novita, "Faktor-Faktor Yang Mempengaruhi Partisipasi Pekerja Informal Dalam Program JKK Dan JKM," *Jurnal Ilmu Sosial* 4, no. 1 (2018): 54–68.

<sup>23</sup> Laila Triani, "Kebijakan Perlindungan Sosial Pekerja Transportasi: Tinjauan Implementatif BPJS Ketenagakerjaan," *Jurnal Kebijakan Publik* 8, no. 1 (2022): 45–59.

<sup>24</sup> Ririn Helmi NoviarHartini HartiniSri Rosmiati SaniAlisman AlismanIndriani, "Faktor –Faktor Yang Mempengaruhi Partisipasi Pekerja Informal Perempuan Dalam Mengikuti Program BPJS Ketenagakerjaan Cabang Meulaboh," *Journal Of Social Science Research* 4, no. 4 (2024).

very weak. In the implementation of the employment social security program, especially JKK, there are two main participation channels recognized by BPJS Ketenagakerjaan, namely through the Wage Recipient (PU) and Non-Wage Recipient (BPU) schemes. The PU pathway applies to formal sector workers employed by companies or agencies with a fixed wage system, while the BPU is intended for independent workers, freelancers, and the informal sector. In Banjarnegara Regency, the majority of transportation workers are categorised as informal, because they do not have a direct administrative working relationship with their employer, and do not receive a fixed monthly wage.

The company or employer agency carries out the registration procedure for PU participants. This procedure is relatively simple, involving filling out the new worker registration form online or manually, attaching identity documents (KTP, KK), and making the first contribution according to the program's provisions.<sup>25</sup> Meanwhile, for BPU participants, registration can be done independently through the BPJSTKU application or by visiting the nearest BPJS Ketenagakerjaan branch office. Transportation sector workers such as freelance drivers, online motorcycle taxi drivers, and independent couriers can choose the JKK and JKM programs with minimum contributions starting from IDR 16,800 per month, depending on the level of risk of the chosen job. After being registered as an active participant, workers are entitled to protection if they experience a work accident. The scope of the JKK program benefits is very broad, including covering all costs of care and treatment due to work accidents, without a ceiling limit, as long as the treatment is carried out at a health facility that collaborates with BPJS. In addition, participants are entitled to compensation for replacing wages while unable to work (temporary disability), permanent disability compensation, assistance with work aids, re-training (return to work), and death benefits if the accident causes death.

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<sup>25</sup> Shafiq Dhanani and Iyanatul Islam, "Poverty, Vulnerability and Social Protection in a Period of Crisis: The Case of Indonesia," *World Development* 30, no. 7 (July 2002): 1211-31, [https://doi.org/10.1016/S0305-750X\(02\)00028-1](https://doi.org/10.1016/S0305-750X(02)00028-1).

However, based on the results of interviews with several workers and BPJS Ketenagakerjaan in Banjarnegara, it is known that the registration and claim procedures are still not fully understood by workers in the transportation sector. Many workers are unaware that they can register independently, and some who are already registered are unsure how to access treatment facilities or file claims.<sup>26</sup> This indicates that social security literacy among transportation workers remains low, ultimately hindering the effectiveness of protection. In the field study conducted, various real experiences of workers were found that reflect the importance of participation in BPJS Ketenagakerjaan. One of the informants, a city transportation driver who was already registered as a BPJS participant through the PU scheme, had an accident while on duty. He received medical treatment for more than a month in the hospital, and all medical expenses, including hospitalisation, surgery, and recovery, were fully covered by BPJS. Not only that, during the recovery period, he also received a wage replacement allowance that was sufficient to help his family's economic needs. After recovering, he was even facilitated to take job training again.

On the other hand, an intercity truck driver who works on a contract basis admitted that he did not have social security because the company he worked for did not register him for the BPJS program. When he had a traffic accident outside the city, he not only had to bear his own medical expenses, but also lost his source of income because he could not work for several months. The economic burden increased because he was the sole breadwinner in his family. This is a concrete example of how important social security protection is, especially in high-risk employment sectors such as transportation. This case study underlines the real gap between workers who receive social protection and those who do not. This difference in treatment should not occur, because every worker has the same right

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<sup>26</sup> Gusti Ayu Ketut Surtiari et al., "Indonesia's Social Protection System: The Relevance of Informal Social Protection to Strengthen Adaptation to Climate Change," *Journal of Integrative Environmental Sciences* 21, no. 1 (December 31, 2024), <https://doi.org/10.1080/1943815X.2024.2375995>.

to feel safe at work. In a legal context, this indicates a violation of the principle of non-discrimination in access to employment rights.<sup>27</sup>

One of the most significant challenges in implementing the social security program for workers in Banjarnegara is the weak institutional structure at the regional level. BPJS Ketenagakerjaan Banjarnegara has limited human resources to reach all workers in the transportation sector, which is spread across various regions. The socialisation efforts carried out, such as counselling at terminals and workshops with the transportation agency, often only reach a small portion of the worker community. As a result, many workers still do not receive sufficient information about the importance of social security and how to register for it.

### **Challenges and Barriers to Social Protection for Transport Workers at the Regional Level**

Social protection for transportation sector workers at the regional level, including in Banjarnegara Regency, is a strategic issue that requires serious attention from all stakeholders. Amidst demands for improved public services, economic growth, and increasing community mobility, the working conditions of transportation workers are increasingly complex and vulnerable to social risks, especially work accidents. However, the implementation of social security for them still faces many obstacles, both structurally, administratively, economically, and culturally. One of the most striking main challenges is the low level of awareness of transportation sector workers regarding the importance of social security. In Banjarnegara Regency, most public transportation drivers, goods vehicle drivers, and other informal workers are not registered in the BPJS Ketenagakerjaan program.<sup>28</sup> This is due to low legal literacy, minimal socialization from the authorities, and the perception that social security is only relevant for formal employees. Workers also feel that the daily income they receive cannot be routinely

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<sup>27</sup> Dewa Gede Putra, "Tinjauan Hukum Terhadap Kepesertaan BPJS Bagi Pekerja Transportasi Sektor Informal," *Jurnal Hukum Dan Pembangunan* 53, no. 1 (2023): 115–30.

<sup>28</sup> Umi Rohmah and Budi Susilo, "Dampak Ketidakterdaftar Pekerja Transportasi Terhadap Program BPJS Ketenagakerjaan," *Jurnal Penelitian Dan Kebijakan* 13, no. 3 (2020): 221–34.

allocated to BPJS contribution payments. Many of them prioritize daily consumption needs over long-term security, even though the risk of accidents is very high.

No less important is the economic factor. Based on interviews in previous studies, some workers stated that BPJS contributions are considered an additional burden, especially for those who do not have a fixed income. Although contributions for the JKK and JKM programs for non-wage earners (BPU) are relatively cheap, starting from IDR 16,800 per month, in unstable economic conditions, this amount remains an obstacle. In addition, workers also do not see direct results from paying contributions, so they consider this program not very useful. This lack of understanding strengthens resistance to independent registration and payment. On the other hand, many transportation companies, especially small and medium-sized ones, have not yet committed to registering their workers for the social security program. Based on data from interviews with one of the workers, it is known that the company where he works considers BPJS as "not very important". This is due to the lack of understanding of employers regarding the legal and social risks of not fulfilling the obligation to protect workers. In addition, the lack of administrative sanctions or supervision from related agencies makes companies feel safe even though they do not carry out these obligations.<sup>29</sup>

Administrative challenges are also a serious obstacle in the implementation of social security. BPJS claim procedures are still considered complicated and bureaucratic by many workers and companies. To access social security benefits after a work accident, participants must go through several strict administrative stages, including reporting the incident, filling out forms, medical examinations, and document verification. Administrative unpreparedness and lack of assistance mean that many claims are rejected or not submitted at all. This actually strengthens the negative view of the social security program. In addition to individual and institutional obstacles, there are systemic issues, including weak supervision and

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<sup>29</sup> Abhijit Banerjee et al., "Social Protection in the Developing World," *Journal of Economic Literature* 62, no. 4 (December 1, 2024): 1349–1421, <https://doi.org/10.1257/jel.20241646>.

law enforcement. In the laws and regulations, companies are required to register all their workers in the BPJS program. However, in Banjarnegara, supervision of this obligation is still very weak. The limited number of labor inspectors, lack of reporting of violations, and suboptimal coordination between BPJS and the Manpower Office have caused many cases of violations to go undetected or not followed up on. As a result, many companies are free from legal consequences even though they ignore worker protection.<sup>30</sup>

Another challenge, no less significant, is the condition of the work infrastructure. Many transportation routes in Banjarnegara are prone to accidents due to damaged road conditions, lack of lighting, and high traffic volumes at certain hours. An increase in work safety facilities and adequate social security support does not accompany this high work risk.

**Table 1.** The traffic accident data shows the magnitude of the dangers faced by transportation workers

Year	Number Of Accidents	The Victim Died	Serious Injuries	Minor Injuries
2023	1.122	178	129	802

*Source: Central Java Police Traffic Report 2023*

In addition to formal transportation workers, informal sector workers such as online motorcycle taxi drivers and digital couriers face more complex challenges. They do not have a direct working relationship with the application company, so they lack a legal basis to obtain social security from the company. Their status as partners requires them to register independently to obtain BPJS protection. However, with fluctuating income and minimal administrative knowledge, the majority of them have not become active BPJS participants. Efforts by the local government and BPJS Ketenagakerjaan Banjarnegara have been carried out,<sup>31</sup>

<sup>30</sup> The Asian Economic Panel and the Massachusetts Institute of Technology “Comments on The Long-Term Financial Sustainability of the Civil Service Pension Scheme in Malaysia,” *Asian Economic Papers* 18, no. 1 (March 2019): 180–82, [https://doi.org/10.1162/asep\\_a\\_00672](https://doi.org/10.1162/asep_a_00672).

<sup>31</sup> Inrayani Inrayani, Andi Jam’an, and Samsul Rizal, “The Influence of Placement, Workload, and Communication Skills on Employee Performance at BPJS Ketenagakerjaan in Makassar City,” *Eduvest*

including training, counselling, and cooperation with several communities. However, the scope of the program remains limited and has not yet been fully implemented across all work areas and worker categories. The information disseminated often does not reach workers in remote villages or informal communities that lack a clear organisational structure. Without a mechanism to strengthen the institutionalisation of the worker community, the effectiveness of this social program will remain low.<sup>32</sup>

From a social justice perspective, this condition shows the existence of an unequal distribution of social protection.<sup>33</sup> According to John Rawls, a just society can protect the most vulnerable groups.<sup>34</sup> In this case, informal transportation workers are the group that should receive priority, not become the most disadvantaged group. The absence of the state in guaranteeing this protection shows the need for systemic improvements and more substantial political commitment. Therefore, social security for transportation workers at the regional level cannot be left solely to implementing institutions such as BPJS, but also requires regional policy intervention, synergy between agencies, and strengthening awareness at the worker and employer levels. Regional governments need to initiate community-based programs, such as driver cooperatives or informal worker forums, that can serve as the main channel for socialisation and protection of their rights. Without serious and comprehensive efforts, the goal of social security to create justice and welfare for all citizens will be challenging to achieve evenly.<sup>35</sup>

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- *Journal of Universal Studies* 4, no. 9 (September 20, 2024): 7722–35, <https://doi.org/10.59188/eduvest.v4i9.3804>.

<sup>32</sup> Hisyam and Mussry, "Integrated Marketing Communication for BPJS Ketenagakerjaan: Understanding Communication Design and Channel to Improve Membership Ratio Among Indonesian Migrant Workers."

<sup>33</sup> Naila Kabeer, *Gender and Social Protection Strategies in the Informal Economy* (London: Routledge India, 2014), <https://doi.org/10.4324/9781315816197>.

<sup>34</sup> Chidi Paul Orji et al., "A Critique of John Rawls Ethical Principle of Justice and the Problems of Social Justice in Modern Society," *NIU Journal of Legal Studies* 11, no. 1 (March 31, 2025): 73–80, <https://doi.org/10.58709/niujs.v11i1.2136>.

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## **Conclusion**

The implementation of social security for workers in the transportation sector in Banjarnegara Regency still faces various significant challenges, including those related to structure, economy, administration, and culture. Although the legal framework and implementing institutions, such as BPJS Ketenagakerjaan, are available and offer programs relevant to the risks of work in the transportation sector—such as Work Accident Insurance (JKK) and Death Insurance (JKM)—the level of participation remains low. Factors such as minimal legal and social literacy, economic burden, and weak company commitment, as well as inadequate local government supervision, are the primary causes of the program's low effectiveness. Transportation workers, especially those in the informal sector, such as online motorcycle taxi drivers and couriers, are not yet fully aware of their rights and opportunities for accessing social protection. The absence of a formal employment relationship with the company and irregular income make it difficult for them to access social security programs independently. Case studies in the field reveal an apparent disparity between workers who have received protection and those who have not, ultimately leading to violations of the principle of non-discrimination in access to employment rights.

In addition, low institutional capacity at the regional level, limited human resources at local BPJS offices, and suboptimal synergy between agencies are structural obstacles that exacerbate this condition. Without active intervention from local governments and strengthening community-based institutions, efforts to realize an inclusive social security system will continue to be delayed. In fact, the existence of social security is a constitutional mandate and an important indicator of the quality of a welfare state.

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