



RESEARCH ARTICLE

# Accessibility of Informal Workers in Batu City to Social Security Programs during the COVID Pandemic

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## Abstract

The COVID-19 pandemic has significantly impacted informal workers in Batu City, particularly in accessing employment social security. This study aims to measure the accessibility level of informal workers to BPJS Ketenagakerjaan during the pandemic and identify the supporting and inhibiting factors. Using a descriptive quantitative method through a survey of 438 respondents, the findings indicate that the accessibility of informal workers remains moderate. The main obstacles include a lack of socialization regarding BPJS Ketenagakerjaan and the perceived burden of insurance premiums amid declining incomes due to the pandemic. These findings highlight the need for strategic policies to improve the accessibility of social security for informal workers, especially in times of crisis.

Keyword: informal workers; BPJS Ketenagakerjaan; accessibility; COVID-19 pandemic; Batu City.

## Introduction

The COVID-19 pandemic has impacted not only the public health sector but also the economic sector. In the health sector in Indonesia, as of February 19, 2021, there was a surge in positive cases by 10,614, with total positive COVID-19 cases reaching 1,263,299, and total deaths reaching 34,152 people (Flora, 2021). Moreover, virus containment measures through Large-Scale Social Restrictions (PSBB) and Community Activity Restrictions (PPKM) strategies have affected the economy. The Central Statistics Agency (BPS) report in August 2020 showed that economic growth in Q2 2020 reached minus 5.32% (Rizal, 2020). This weakening economic growth has also impacted the employment situation in Indonesia.

The disruption of economic activity has led business actors to implement efficiency measures to reduce losses. Therefore, many workers have been furloughed or even terminated from their jobs. Based on data from the Ministry of Manpower as of April 7, 2020, 39,977 formal sector companies have chosen to furlough and lay off their workforce (Rizal, 2020). This action can result in furloughed and laid-off workers shifting to the informal sector to sustain their livelihoods. This is evidenced by BPS data showing an increase in the percentage of informal workers to 60.47% in August 2020 from 55.88% year-on-year during the COVID-19 pandemic (Fauzan, 2020a).

The impact of the COVID-19 pandemic has placed informal workers as a vulnerable group in society. For manual laborers and workers who depend on daily income or wages, working from home is not an option. In the midst of a pandemic like this, informal workers have no choice but to continue working despite all the health and accident risks they must bear. The International Labour Organization (ILO) underlines that the vulnerability of informal workers occurs because they have no income replacement compensation or savings. Not working and staying at home is equivalent to losing their livelihood. "Die of starvation or die of the virus" (International Labour Organization, 2020).

The vulnerability situation experienced by informal workers should be addressed through the presence of social security programs. Based on Law No. 40 of 2004 on the National Security System, social security is a form of social protection with a social insurance mechanism to ensure that all citizens can meet their

basic living needs decently (Undang-Undang Nomor 24 Tentang BPJS, 2011). This is important to encourage workers to increase work productivity and provide workers with a sense of security against all risks that may occur when they perform their work, including during this pandemic situation.

The government has actually established the Social Security Administrative Body (BPJS) based on Law Number 24 of 2011. For workers, both formal and informal, there is a BPJS Ketenagakerjaan service. There are four services provided in the employment social security program through BPJS Ketenagakerjaan, including Work Accident Insurance (JKK), Death Insurance (JK), Old Age Insurance (JHT), and Pension Insurance (JP) (cermati.com, 2019). However, the participation rate of informal workers before the pandemic in the BPJS Ketenagakerjaan program throughout Indonesia was still very low. This is evidenced by the number of informal workers who became BPJS Ketenagakerjaan participants being only 2.4 million people out of the potential informal workforce of 60 million (BPJS Ketenagakerjaan, 2019). In Indonesia, the number of informal workers is greater than formal workers, but the coverage of work accident insurance facilitated by BPJS Ketenagakerjaan is still very low while the number of work accidents still tends to be high (Madya & Nurwahyuni, 2018).

The low participation of informal workers in BPJS Ketenagakerjaan membership also occurs in Batu City. Based on BPS data, the total number of informal workers aged 15 years and above in Batu City was 57,171 people in 2019 (Putranto, 2020). This number of informal workers is not proportional to the participation of informal workers in BPJS Ketenagakerjaan, which is only 1,500 participants (Inspirator, 2020) or only 0.02% of the total number of informal workers in Batu City. The low participation of informal workers in Batu City in BPJS Ketenagakerjaan can certainly result in low social security for them in work aspects. Moreover, the percentage of informal sector workers in Batu City in 2019 accounted for about 45% of the total workforce in the region. As a tourist city, most workers in Batu City work to support the tourism industry, such as in wholesale and retail trade, accommodation provision, food and beverage services, arts, entertainment, and recreation businesses (Badan Pusat Statistik Kota Batu, 2020).

The impact on informal sector workers is increasingly evident considering that Batu City relies on the tourism sector, and this sector has been greatly affected by the COVID-19

pandemic (Aminah, 2020; Fauzan, 2020b). Without the participation of informal workers in employment social security programs, this group of workers can become more vulnerable during the pandemic.

The implementation of employment social security programs through BPJS Ketenagakerjaan has not been optimal. Pambudi's report shows several causes, including the lack of knowledge and awareness of informal workers about the importance of employment social security programs. Yet informal workers are very vulnerable to the risks of illness and work accidents (Pambudi, 2019). Moreover, during the COVID-19 pandemic, health risks have increased even higher, but have not been accompanied by an increase in the participation of informal workers in BPJS Ketenagakerjaan. The same situation also occurs with informal workers in Batu City.

Based on the explanation above, the research problem is: what is the level of accessibility of informal workers in Batu City to employment social security programs, and what are the supporting and inhibiting factors for these informal workers in accessing employment social security programs, or in this case, BPJS Ketenagakerjaan. The purpose of this research is to determine the level of accessibility of informal workers in Batu City to employment social security programs during the COVID-19 pandemic. In addition, this research also aims to identify the supporting and inhibiting factors for informal workers in Batu City in accessing employment social security programs during the COVID-19 pandemic.

## Literature Review

Based on Indonesian Law Number 40 of 2004 on the Social Security System, social security is a form of social protection to ensure that all citizens can meet their basic living needs decently. Social security operates using a social insurance mechanism, which is a mandatory fund collection mechanism derived from contributions to provide protection against socio-economic risks affecting participants and/or their family members. This law regulates various matters related to the social security system mechanism, including mandatory savings, contribution assistance, social security funds, benefits, contributions, participants, workers, employers, salary or wages, work accidents, disability, and total disability (UU RI No. 40 Tentang Jaminan Sosial, 2004). In this context, the right to social security emerges to face various uncertainties in workers' lives. These uncertainties can be interpreted as economic or social risks that can result in the cessation or reduction of income that may be experienced or borne by a worker, such as illness, work accidents, disability, old age, death, and so forth (Pambudi, 2019). Therefore, the Government, through Indonesian Law Number 40 of 2004 on the Social Security System, followed up on this by establishing a Social Security Administrative Body (BPJS) in the field of employment that administers labor social security programs including Work Accident Insurance, Death Insurance, Old Age Insurance, and Pension Insurance (Undang-Undang Nomor 24 Tentang BPJS, 2011).

Studies on social security for informal workers have been conducted by Luhur Sanitya Pambudi (2019), who examined the implementation and identified supporting and inhibiting factors in the implementation of employment social security for non-wage workers (another term for informal workers) in Semarang City. Using qualitative methods, Pambudi found that the implementation of the Employment Social Security Program for informal workers in Semarang City had met membership targets. Supporting factors in implementing employment social security programs for informal workers include easy requirements, cheap and flexible premium payments, and Social Security Programs that are not limited by medical service ceilings related to work accidents. In addition, there are inhibiting factors in implementing employment social security programs in Semarang City, including lack of public awareness

of the importance of social security programs, especially for informal workers, age limits for BPJS Ketenagakerjaan participants, low education and knowledge levels regarding Social Security Programs, especially BPJS Ketenagakerjaan, and low economic levels of informal workers (Pambudi, 2019). Conversely, Adillah and Anik's findings show that obstacles to participation in employment social security for informal workers actually stem from the lack of cooperation between BPJS Ketenagakerjaan and informal workers, lack of socialization, and difficulty in contacting and tracing the whereabouts of independent workers. Premium payments and the amount of compensation payments by informal workers are also not in accordance with work accident rates (Adillah & Anik, 2015).

Several other studies also reveal how social security is for informal workers. Idris et al., for example, who conducted an evaluation study of the BPJS health program implementation in the first 4 months of the program, found that there was indeed an increase in participation by informal workers. However, what needs to be underlined is that the increase in registrants was indeed among those who were sick (Idris, et.al, 2015). Idris et al.'s research has not focused on the BPJS Ketenagakerjaan program, only on the BPJS Health program, because when the research was conducted there was no BPJS Ketenagakerjaan program yet. This means Idris et al.'s research has not illustrated the situation of security in the workplace. Nevertheless, the evaluation conducted by Idris et al. at least illustrates that informal workers also need social security.

Research on factors affecting informal workers' participation in BPJS Ketenagakerjaan was conducted by Madya and Nurwahyuni. From research using econometric measurements, it was found that the most influential factors on BPJS Ketenagakerjaan ownership by informal workers in Indonesia include education, age, region (rural or urban), and income. Conversely, the health factor does not affect informal workers' participation in this program (Madya & Nurwahyuni, 2018).

From several studies above, there are fundamental differences with the research we conducted. Research by Pambudi; Idris et al.; and Madya and Nurwahyuni were in "normal" situations, or in other words without the pandemic disaster situation that became the social context. The COVID-19 pandemic situation is the differentiator that constitutes the social context in this research. The pandemic has driven the transition of formal workers to informal workers, which is an important socio-economic context. At the same time, when these informal workers must continue to sustain their lives, they are also faced with health risks in the form of contracting COVID-19. The Social Security Program in the form of BPJS Ketenagakerjaan should ideally be able to provide social security for informal workers when there is a COVID-19 outbreak. This situation differs from Madya and Nurwahyuni's findings, which found that informal workers' participation was not influenced by health factors (Madya & Nurwahyuni, 2018). Therefore, we attempt to measure the accessibility of informal workers to employment social security programs. The COVID-19 pandemic is important in this research because it affects employment conditions at the research location.

The informal sector in this research refers to Rothenberg et al., who state that the informal sector is considered a micro-scale business, with fewer than five workers, low wages, relatively less productive compared to large-scale businesses. The informal sector is also considered to be managed with a relatively lower educational background, with products that only reach local markets. Rothenberg et al.'s view also shows that the informal economic sector in Indonesia often does not register its business with the government because it does not need loan funds from formal financial institutions, including avoiding payment of state taxes (Rothenberg et al., 2016). With

this reference, more specifically, the object of this research is informal workers in Batu City.

This research actually continues what was pioneered by Pitoyo et al., who described the impact of the pandemic on the informal economic sector in Indonesia (Pitoyo et al., 2020). In their writing, Pitoyo et al. state that there are two views on the informal economic sector. First, an optimistic view of this sector, based on the fact that the informal sector is a buffer zone for the formal economic sector. The high level of flexibility of this sector in accepting labor and capital creates great opportunities for people to obtain financial income in the midst of a pandemic. This sector is considered a safety net for workers. Conversely, there is also a pessimistic view. This view comes from informal sector workers who are considered vulnerable workers, placing them in situations without contract and working hour certainty, as well as uncertainty in job security (Pitoyo et al., 2020). Therefore, it is important to measure the accessibility of informal workers in accessing employment security. The social context in the form of a pandemic places informal workers in increasingly vulnerable situations.

In order to describe the accessibility of informal workers in reaching employment social security programs, it is necessary to first explain the concept of accessibility. In the context of services, access is defined as the utilization of services associated with factors that facilitate the utilization process. In this case, accessibility can be translated as follows:

The existence of compatibility between clients and the service system itself, meaning that if there is a match both regarding the service system with what is needed by clients, then access will be easy to obtain and meet the needs of both parties.

A guarantee of resource availability. The availability of resources will trigger a person's access to obtain what they want. The relationship between parties as suppliers (providers) and those who need (demand) strongly supports the implementation of access itself.

Utilization of resources equivalent to equivalent needs will make their access connect well and will run according to what is the goal of a form of service (Hartono, Joko, 1999).

**Table 1 Operational Definition of Variables**

Variable	Indicator	Item
Accessibility Level of Services	Service system characteristics	<ul style="list-style-type: none"> <li>- Compatibility between client and service system</li> <li>- Guarantee of resource availability from service providers</li> <li>- Connection between parties as suppliers (providers) and those who need (demand)</li> </ul>
	Client needs	<ul style="list-style-type: none"> <li>- Compatibility of client needs with resources provided in services</li> <li>- Utilization of resources equivalent to equivalent needs</li> </ul>

## Methods

This research uses descriptive quantitative research methods to measure the accessibility level of informal workers in Batu City to government social security programs during the COVID-19 pandemic. Descriptive quantitative research methods

are used for sociological research in terms of raising issues that need to be explained by relying on censuses or surveys about public opinion (Balnaves & Caputi, 2001).

The research location is in Batu City with the research subjects being informal workers who experienced furloughed and laid-off status. The research time was conducted when the pandemic had hit Indonesia for approximately one year. The reason is that the government had begun to issue policies related to economic recovery in the community during the pandemic.

The data collection technique used is a questionnaire. A questionnaire is one of the data collection techniques in the form of closed or open questions, which can be given to respondents directly or sent by mail or internet (Sugiyono, 2013). In this case, questionnaires were distributed in a snowball manner to respondents according to criteria established by researchers. For technical matters in the field, researchers were assisted by research assistants who are native Batu residents and have knowledge about the people who were made respondents.

In addition to questionnaires, interview and documentation techniques were also used in this research to complete data obtained through questionnaires. It is also hoped that with the addition of these techniques, information that cannot be extracted through questionnaires can then be obtained by researchers to provide depth of analysis related to research on the accessibility level of informal workers in government social security in Batu City during the COVID-19 pandemic.

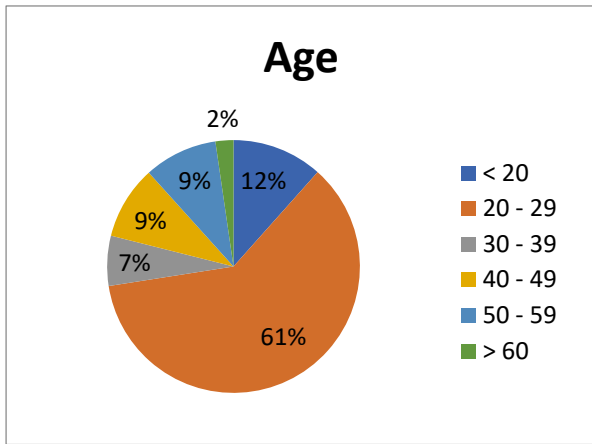
The population in this research is all informal workers in various sectors. The total population of informal workers based on residents aged 15 years and above in Batu City according to main employment status and gender is 50,171 people (BPS, 2019). This research uses the Slovin technique on the grounds of behavior on the population regarding the accessibility level of informal workers in Batu City in government social security programs during the COVID-19 pandemic (large population size but the sample to be taken is not too many but can represent). Samples were calculated using a margin of error of 0.05/5% and obtained results of 397 people.

The data analysis technique used is a Likert scale consisting of five levels with answer levels of never, very rarely, sometimes, often, and always. This research uses tools that facilitate researchers, namely SPSS V26 computation.

## Results And Discussion

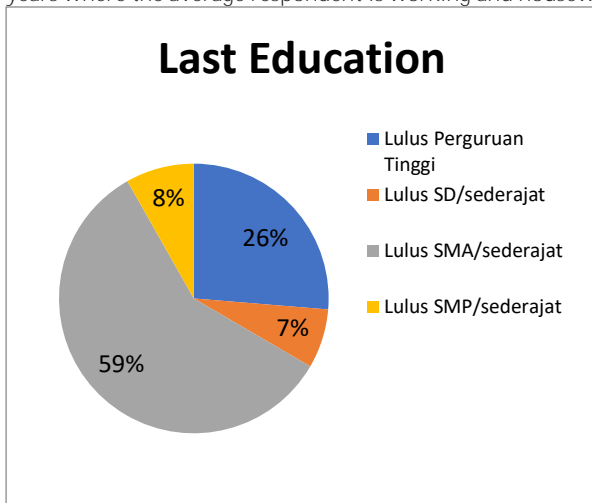
### *Overview Of Respondent Characteristics*

In this research, respondent determination uses the snowball technique with social media in the form of WhatsApp, so researchers have first grouped the characteristics needed in extracting data, such as type of work, age, and education level. In addition, respondent selection was carried out for people who come from, reside in, and certainly work in Batu City, both men and women who already have Identity Cards (KTP), and work in the informal sector. Respondents' educational backgrounds also vary, some are still pursuing undergraduate education, high school graduates, junior high school graduates, and elementary school graduates. Informal jobs of these respondents include: freelancers or odd-jobbers, farmers, farm laborers, construction workers, construction laborers, entrepreneurs such as food traders, shop owners, baristas, drivers, freelance teachers or private tutors, handicraft laborers, souvenir craftsmen, housewives who have side jobs, and shopkeepers.



Picture 1. Respondent age  
Source: researcher's processing, 2021

The age range of respondents is quite diverse and comes from all walks of life, from young, adult to elderly ages. Young ages average around 18-24 years who are attending High School (SMA), college, and working, adult ages around 25-40 years who are working, and housewives, as well as elderly ages above 40 years where the average respondent is working and housewife.



Picture 2. Respondent's Last Education  
Source: researcher's processing, 2021

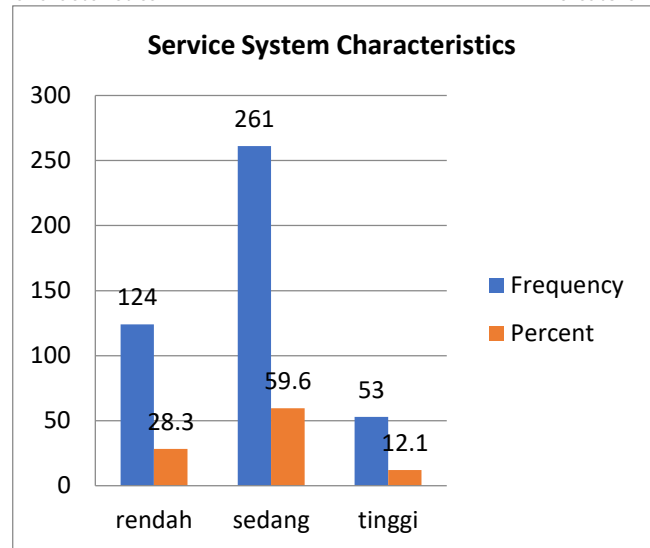
From the diagram above, it can be seen that the majority of respondents who are workers in the informal sector have their last education at high school/equivalent level, which is 59%. Respondents with higher education as their last education are 26%, while respondents with junior high school and equivalent elementary school education occupy minority positions, namely

Table 2 Distribution of Mean and Standard Deviation of Respondents in Service System Characteristics Indicators

Descriptive Statistics						
	N	Minim um	Maxim um	Mean	Std. Deviation	
Compatibility between client and service system	438	1	2	1.90	.298	
Guarantee of resource availability from service providers	438	1	2	1.24	.425	
Connection between parties as suppliers (providers) and those who need (demand)	438	23	83	51.83	13.485	
Valid N (listwise)	438					

8% and 7% respectively. This shows that the education level of workers in the informal sector in Batu City is quite good.

Analysis of BPJS Ketenagakerjaan Service System Characteristics Indicators



Picture 3. Service System Characteristics  
Source: researcher's processing, 2021

Based on the graph above, it can be seen that the low service system characteristic level has 124 respondents or 28.3%, the moderate service system characteristic level has 261 respondents or 59.6%, and the high service system characteristic level has 53 respondents or 12.1%. So it can be concluded that most respondents assess service system characteristics as moderate. Through the data that has been presented as above and analyzed descriptively, it can be known that the accessibility level of informal workers in Batu City in government social security programs during the COVID-19 pandemic through service system characteristic indicators is classified as moderate. This was obtained from the answers of 438 respondents to questions covering compatibility between clients and the service system currently felt by informal workers in Batu City, guarantees of resource availability from service providers, namely BPJS Ketenagakerjaan, and the connection between parties as service providers and those in need, namely the informal workers. From the results of data processing, it can be known that the service system characteristics provided by BPJS Ketenagakerjaan during the COVID-19 pandemic are classified as moderate or ordinary by informal workers in Batu City. This shows that there are still matters related to the service system provided by BPJS Ketenagakerjaan that received low scores by respondents and there are several indicators/items that received high scores so that the final result of this indicator falls into the moderate category.

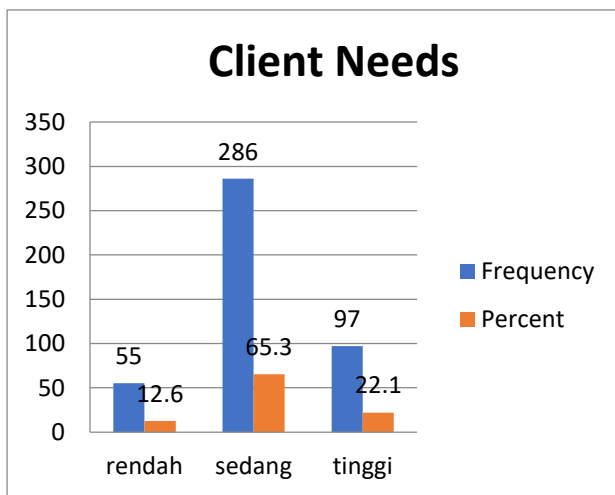
Source: researcher's processing, 2021

Based on the table above, it can be known that the service system characteristic indicators provided by BPJS Ketenagakerjaan were responded to by respondents as falling into the ordinary category. This can be interpreted that respondents in responding to this are between the good and not good categories. Categories considered good by respondents are on question items related to compatibility between clients and the service system provided where the standard deviation on

this item is the lowest. Meanwhile, question items that received the highest standard deviation are on the connection between parties as providers and those in need. This shows that the service system provided by BPJS Ketenagakerjaan actually matches client needs, but what becomes an obstacle is the relationship built between BPJS Ketenagakerjaan and the surrounding community who are consumers or prospective insurance consumers is still low.

Table 3 Frequency Distribution of BPJS Ketenagakerjaan Service Socialization

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	101	23,1	23,1	23,1
	2	212	48,4	48,4	71,5
	3	111	25,3	25,3	96,8
	4	14	3,2	3,2	100,0
	Total	438	100,0	100,0	



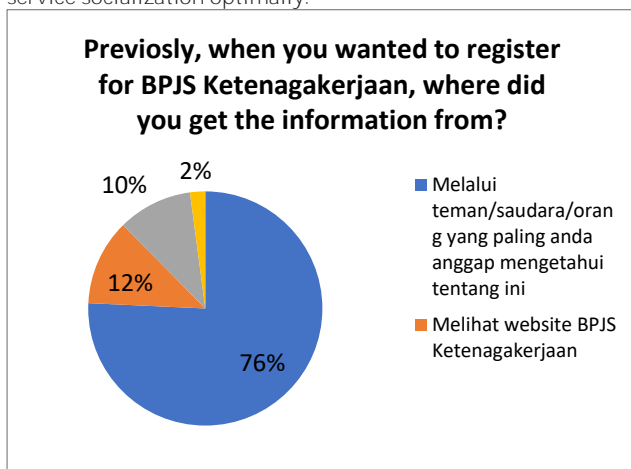
Picture 4. Client Needs Indicators

Source: researcher's processing, 2021

The low relationship between BPJS Ketenagakerjaan and the surrounding community who are insurance consumers can be shown from one of the questionnaire items about BPJS Ketenagakerjaan service socialization. As many as 48.4% or equivalent to 212 respondents answered disagree that BPJS Ketenagakerjaan has been optimal in conducting service socialization. Only 3.2% or equivalent to 4 respondents answered strongly agree if BPJS Ketenagakerjaan has conducted service socialization optimally.

The low connection or relationship between BPJS Ketenagakerjaan and the community can also be seen from the source of information obtained by the community about BPJS Ketenagakerjaan where 76% was obtained from friends/relatives/people who are considered most knowledgeable about this insurance.

Only 2% of respondents obtained information about BPJS services from the application provided by BPJS Ketenagakerjaan, which can also be interpreted that there are still few people who download the BPJS Ketenagakerjaan application or who utilize the application provided by BPJS Ketenagakerjaan. This can prove the lack of optimization of socialization conducted by BPJS Ketenagakerjaan itself in efforts to promote insurance services to attract as many consumers as possible.



Picture 5. Source of information about BPJS Ketenagakerjaan services

Source: researcher's processing, 2021

*Analysis of Client Needs Indicators*

Based on the graph above, it can be seen that the level of client needs with low category has 55 respondents or 12.6%, the level of client needs with moderate category has 286 respondents or 65.3%, and the level of client needs with high category has 97 respondents or 22.1%. So it can be concluded that most respondents have a moderate level of need for social security provided by BPJS Ketenagakerjaan. Through the data that has been presented as above and analyzed descriptively, it can be known that the accessibility level of informal workers in Batu City in government social security programs during the COVID-19 pandemic through client needs indicators is classified as moderate. This was obtained from the answers of 438 respondents to questions covering the compatibility of client needs with resources provided in services currently felt by informal workers in Batu City, and the utilization of resources equivalent to equivalent needs between informal workers in Batu City and BPJS Ketenagakerjaan.

From the results of data processing, it can be known that client needs for the existence of BPJS Ketenagakerjaan during the COVID-19 pandemic are classified as moderate or ordinary. This shows that there are still matters related to client needs

with resources provided by BPJS Ketenagakerjaan that received low scores by respondents and there are several indicators/items that received high scores so that the final result of this indicator falls into the moderate category.

Table 4 Distribution of Mean and Standard Deviation of Respondents in Client Needs Indicators

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Compatibility of client needs with resources provided in services	438	2	12	6.07	3.552
Utilization of resources equivalent to equivalent needs	438	14	56	37.54	8.427
Valid N (listwise)	438				

Source: researcher's processing, 2021

Based on the table above, it can be known that client needs indicators with resources provided by BPJS Ketenagakerjaan were responded to by respondents as falling into the ordinary category. This can be interpreted that respondents in responding to the quality and quantity of resources provided by BPJS Ketenagakerjaan are between the good and not good categories. Categories considered good by respondents are on question items related to the compatibility of client needs with resources provided in services where the standard deviation on this item is the lowest. Meanwhile, question items that received the highest standard deviation are on the utilization of resources equivalent to equivalent needs. This shows that resources such as various services like old age insurance, work accident insurance, and death insurance provided by BPJS Ketenagakerjaan actually match client needs, but what becomes an obstacle is the utilization of these guarantees, which is considered still not optimal for clients, especially during the pandemic.

Table 5 Frequency Distribution of BPJS Ketenagakerjaan Premiums Perceived as Burdensome During the Pandemic

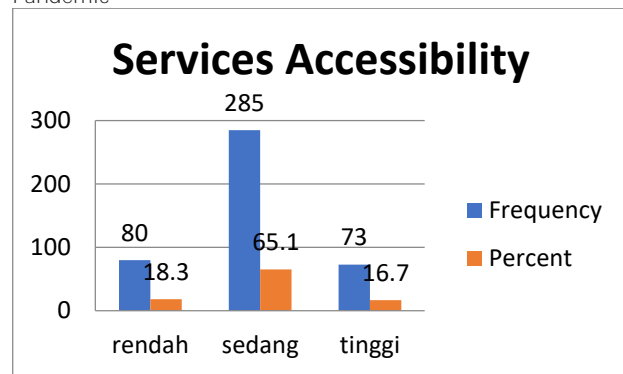
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1	92	21,0	21,0	21,0
2	85	19,4	19,4	40,4
3	193	44,1	44,1	84,5
4	68	15,5	15,5	100,0
Total	438	100,0	100,0	

Source: researcher's processing, 2021

Based on the table above, another thing that is considered unsuitable for clients is the amount of insurance premiums that are perceived as burdensome for informal workers during this pandemic. Of 438 respondents, as many as 44.1% or equivalent to 193 respondents stated they agree that BPJS Ketenagakerjaan premiums are perceived as burdensome for clients during the pandemic. This is because the PSBB and PPKM policies implemented by the government during the pandemic greatly impacted the declining income of informal workers. In fact, it is noted that the pandemic caused the unemployment rate in Batu City to increase to 5.93 percent in 2020. These new unemployed people are mostly educated at high school level and above (Badan Pusat Statistik Kota Batu, 2021). With declining income and increasing unemployment, automatically people's purchasing power or consumption also decreases so that

obligations such as paying insurance premiums for most workers in the informal sector are perceived as burdensome.

Accessibility Level of Informal Workers in Batu City to Government Social Security Programs During the COVID-19 Pandemic



Picture 6. Accesibility Level of Informal Workers in Government Social Security Programs

Source: Researcher's processing, 2021

Based on data processing through SPSS on all indicators in measuring the accessibility level of informal workers in government social security programs (BPJS Ketenagakerjaan) of 438 respondents who are informal workers in Batu City, information was obtained as presented in the graph above. Based on the graph above, it can be seen that the accessibility level of informal workers in social security programs during the COVID-19 pandemic with low category has 80 respondents or 18.3%, the moderate accessibility level has 285 respondents or 65.1%, and the high accessibility level only has 73 respondents or 16.7%. So it can be concluded that most respondents have a moderate level of accessibility to social security provided by BPJS Ketenagakerjaan. Through the data that has been presented as above and analyzed descriptively, it can be known that the accessibility level of informal workers in Batu City to government social security programs during the COVID-19 pandemic through 2 indicators, namely service system characteristics and client needs, is classified as moderate towards low because the percentage of accessibility level between high and low is more towards low, which is 18.3%.

From the results of data processing, it can be known that the accessibility level of informal workers in BPJS Ketenagakerjaan programs during the COVID-19 pandemic is classified as moderate or ordinary. This shows that there are still matters related to client needs and service system characteristics

provided by BPJS Ketenagakerjaan that received low scores by respondents and there are several items that received high scores so that the final result of this indicator falls into the moderate category.

### ***Pandemic Disaster and Security for Informal Economic Actors***

Handling the COVID-19 pandemic with lockdown or PSBB and PPKM policies has impacted the community's economy. The same thing happened in Batu City. One example of an informal economic sector hit by the pandemic is the tourism sector. With a decrease in the number of tourists, informal workers who have been supporting the tourism industry in Batu City have been affected. The general assumption about the emergence of the informal economic sector, especially urban areas, is born from the inability of the formal employment sector to absorb all labor. This employment sector is considered a "hero" for citizens (Pitoyo, 2016; Samir, 2020) with low education and inadequate skills absorbed by the formal employment sector (Rothenberg et al., 2016; Soebyakto & Armansyah, 2016). This sector is considered capable of being a means of survival for society. However, because of its more flexible nature that can be entered by workers with inadequate skills, this sector is considered an "underground economy" or "hidden economy." Because, its existence is considered to be outside economic and state administrative institutions (Hart, 1985). Keith Hart's investigation of informal sector workers in Ghana found that the causes of the flourishing informal sector in cities in that country include commodity price inflation, low wages, and increased surplus for labor market needs in urban areas (Hart, 1973). The same characteristics are also shown by the informal economic sector in Indonesia, such as businesses not registered with government administration, because workers in this sector do not need loans from formal financial institutions. By not being registered, it also means they can avoid paying state taxes (Rothenberg et al., 2016).

This sector is often considered free from tax payment obligations (Rothenberg et al., 2016; Timofeyev, 2013). However, the consequence is not only on its existence in state administration, but beyond that, the informal sector does not receive protection or social security from the government, such as health insurance, work accident insurance, and pension funds. Without this social security, informal workers have a high level of insecurity, with potential for exploitation, high working hours without holidays, low wages, and no job security guarantees (Timofeyev, 2013). Yet the position of this sector is strategic in the country's economy (Pitoyo, 2016). The abundance of informal sector workers is not accompanied by protection for the workers by the government.

So what is the situation when facing a pandemic? If in normal situations, the informal sector has insecurity conditions due to the absence of social security, then this situation becomes more complicated when the world is hit by a pandemic disaster. A Smeru Research Institute report shows that informal workers only get minimal access to guarantees provided by the government, such as the Economic Recovery Program due to the COVID-19 pandemic (Rahman et al., 2020). Providing assistance to informal workers in the form of cash, staple foods, and fuel is also recommended to be given by the government, as part of the initial recovery phase due to the pandemic's impact (Díez et al., 2020). In addition to these recovery programs, for the long term, employment security is available in the form of BPJS Ketenagakerjaan which facilitates Work Accident Insurance, Death Insurance, Old Age Insurance, and Pension Insurance. Although it does not provide guarantees for workers if infected with the virus at work, BPJS Ketenagakerjaan is considered capable of providing social security for both workers and their families.

In terms of the perception of service quality according to respondents of informal sector workers in this research, it shows being at a moderate level with a figure of 59.6%. Respondents consider that the BPJS Ketenagakerjaan service system is only at the medium level. Other findings also show that the decision to become a participant in this service actually comes from information from family or fellow informal worker friends, with a percentage of 76%, and not from service providers. Other findings also show that the socialization process of BPJS Ketenagakerjaan for informal sector workers has not been optimal. As many as 48.4%, or the majority of respondents disagree that BPJS Health socialization has been optimal. If the perception of quality is still at the medium level and the socialization process is considered not optimal, then it is not impossible that the level of participation in this service is also low. Social security for informal workers in the midst of a pandemic disaster is still far from reach.

The three indicators above actually show that BPJS Ketenagakerjaan services have not been able to reach informal workers. Conversely, the informal worker group also has difficulty reaching information about its services. Respondents' perception showing that service quality is only at the medium level indicates a service pattern that still needs improvement for users. Likewise with socialization that is considered not yet optimal, showing that there is still a barrier between BPJS Health providers and the community. Therefore, it is not impossible that the source of knowledge about this security service actually comes largely from friends and relatives. Yet, in disaster situations, social security programs can prevent social groups, such as informal workers, from vulnerable situations. Simply put, a disaster is the meeting of natural hazards with social-cultural vulnerability. This conception comes from the crunch model. Hazards come from outside human beings, such as rainfall, hill slopes, forest area, including the existence of organisms in the form of viruses. Meanwhile, vulnerability comes from human social processes characterized by decreased ability of humans or certain social groups in facing hazard threats, such as poverty, racial inequality, policies, including the absence of social security for certain groups by the government (Hansford et al., 2007). Vulnerability is also related to the level of inability of individuals or social groups to access resources and power around them (Henrickson & Fouché, 2018). So the meeting (collision) between hazard threats and vulnerability potential will cause the multiplication of these two variables, which ultimately is called a disaster (Hansford et al., 2007).

The pandemic clearly falls into this category. Therefore, the absence of employment security for informal economic actors actually indicates vulnerability. This vulnerability will in turn affect readiness to face virus threats as well as the impact of pandemic management. The more secure their employment conditions, the more prepared they are to face the pandemic. This readiness is also related to emergency conditions. An emergency is a real event that threatens existence, whether humans, social system functions, or the environment, which requires fast, appropriate, and well-coordinated responses (Alexander, 2005). However, the informal sector is able to develop mechanisms to survive despite being in the midst of economic uncertainty and the risk of contracting the virus, such as trading seasonal goods like masks, hand sanitizers, and face shields which are goods needed by consumers during the outbreak. Among informal workers had to return to their hometowns to reduce living costs in urban areas. For the short term, workers in this sector were forced to borrow money from friends, neighbors, and lending institutions. Support from networks of fellow informal workers certainly plays a role in this process. Informal workers also conduct online marketing by utilizing social media and trying to follow new businesses (Rahli, 2020). Of course, not all informal workers are able to switch to online marketing mediums. Adequate ability in utilizing

information technology is needed in this online marketing process (Taufik & Armansyah, 2021).

The dynamics above actually prove two things. First, the informal economic sector has flexibility that makes it able to get out of crises (Pitoyo, 2016). The flexibility of the informal economy in receiving labor and capital actually creates great opportunities for people in terms of economic security in the midst of a pandemic (Pitoyo et al., 2020). Second, despite having flexibility, the accessibility of informal workers to employment security services is still not optimal. This condition will bring this hidden economy group to vulnerable conditions. If vulnerability continues, workers will face uncertainty in employment security which will also become increasingly complex. Preparedness in facing the pandemic in the long term will continue to be tested.

### ***The Paradox of Informal Workers and Employment Security***

During the pandemic, the informal economy group is considered a vulnerable group. At the beginning of the pandemic hitting several countries in the world, the ILO warned that there is a serious threat to the survival of the informal sector.

In a report headline published in May 2020, the ILO wrote it as "Contagion or starvation, the dilemma facing informal workers during the COVID-19 pandemic." Lockdown policies and restrictions on activities outside the home have worsened poverty and increased vulnerability for 2 billion informal workers worldwide (International Labour Organization, 2020). In this situation, informal workers are faced with two difficult choices, choosing starvation because of not working, or working with the threat of contracting COVID-19. PSBB and PPKM policies in Indonesia have created a similar dilemma.

Regarding the impact of COVID-19 management, Pitoyo et al.'s report shows the impact on income. Informal sector workers in his research are divided into two categories, agricultural and non-agricultural sectors. Through an online survey conducted on 235 informal workers during April 2020, Pitoyo found an impact on their income. About 33.2% of informal workers lost income due to PSBB policies. There were 64.4% of informal worker respondents experiencing income decline, while 26.7% of other informal workers lost income. Meanwhile, for informal workers in agriculture, 55.2% of them experienced income decline, while the remaining 38.1% lost their income. From combining the two types of work also shows that most workers lost their jobs, and the largest percentage of 72.2% came from non-agriculture. Meanwhile, as many as 38.1% admitted to continuing the same work, coming from agricultural informal workers (Pitoyo et al., 2020). However, the results of Pitoyo et al.'s research above increasingly show that the informal sector was hit by the pandemic. Meanwhile, respondents who mostly lost their jobs show the weakness of workers in this sector. If reviewed again regarding previous findings related to BPJS Ketenagakerjaan client needs showing most respondents, 65.3% consider needs at a moderate level. Meanwhile, only 22.1% of respondents consider BPJS Ketenagakerjaan needs high, and only 12.6% of workers low. The large percentage of respondents who consider the need for participation in BPJS Ketenagakerjaan services moderate is because the pandemic's impact has disrupted their income. Premium payments on this service are considered burdensome for informal workers. Yet, a number of services in this program are actually also needed by workers. At the same time, the socialization process that has not been optimal from service providers also contributes to perceptions of this program's need. Respondents in this research show hesitation in participating in BPJS Ketenagakerjaan.

This situation is actually linear with the ILO's depiction of the dilemma of informal workers. Working without social security leads them to two difficult choices, between starvation from not working, or getting the risk of contracting the virus (International Labour Organization, 2020). Decreasing income

amounts and job loss (Pitoyo et al., 2020), increasing layoffs, and hesitation in becoming BPJS Ketenagakerjaan participants show the conditions of the informal sector as the impact of the pandemic. Martinez and Short's view presents that indeed the informal sector is considered to have low job quality with small wages, but on the other hand, it is this sector that makes a city area "livable." It is precisely the informal economic sector that will start the "reactivation" of the economy post-COVID-19 (Martinez & Short, 2021). This condition increasingly shows evidence of the paradox that informal workers who work without social security, yet contribute to the economy, even in pandemic disaster situations.

### **Conclusion**

The COVID-19 pandemic has impacted the informal economic sector. Workers in this sector experienced income decline to job loss. They are also trapped in difficult situations, between not working or the risk of contracting COVID-19. On the other hand, social security for informal workers has not been optimal. The existence of BPJS Ketenagakerjaan can actually be utilized by informal workers in fulfilling employment security. The survey conducted on respondents of informal workers in Batu City shows that the accessibility level to BPJS Ketenagakerjaan is in the moderate category. On the other hand, the socialization process of this program's services has also not been optimal in reaching all layers and types of informal workers in Batu City. Therefore, it can be concluded that the accessibility of informal workers in Batu City to BPJS Ketenagakerjaan has not been optimal.

The flexible informal economic system is considered more capable of getting through crises, including pandemic disasters. However, employment security is still needed by the actors involved in it. Because, if informal workers have access to employment security that is not yet optimal, it will cause vulnerability when facing various risks. The pandemic disaster clearly provides a more real threat if informal economic actors do not have security. The existence of this informal sector also proves a paradox condition; those who work without security, yet also contribute to community economic recovery in the midst of the pandemic.

There are several gaps in this research that still need contributions from other scientists, including the use of survey methods that only measure informal workers' perceptions without exploring more deeply the structural factors that affect their accessibility. In addition, the research focus is limited to Batu City, so the results cannot be generalized to other regions with different economic characteristics. In-depth qualitative studies are needed to understand socialization and social security implementation constraints at the local level. In addition, strategic suggestions for researchers studying the informal sector, crises, and pandemic disasters are that further research is needed regarding how informal workers survive by utilizing their social networks as safety valves for informal workers when BPJS Ketenagakerjaan services are not yet optimally accessed.

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