



Implementation of Social Security for Workers in The Informal Sector: A Study of Bukan Penerima Upah (BPU) at BPJS Ketenagakerjaan Duri

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A B S T R A C T

This study aims to analyze the implementation of the BPJS Employment program for non-wage workers (BPU) in Duri City and to identify the factors influencing its low participation rate. The research employs a qualitative descriptive approach, using in-depth interviews, observation, and documentation as data collection techniques. Informants were selected through purposive and snowball sampling, involving one BPJS Employment officer and fifteen informal workers. Data were analyzed using Miles and Huberman's interactive model, while data validity was ensured through triangulation and member checking. The findings indicate that the implementation of the BPU program in Duri City has not been optimal, as only 34.07 percent of informal workers are registered as active participants. Key obstacles include limited social security literacy, unstable income, weak understanding of program benefits, and low prioritization of contribution payments among workers. From an institutional perspective, limited outreach, a shortage of Perisai agents, and minimal involvement of the local government further constrain effective implementation. Using Grindle's policy implementation framework, the study reveals barriers in both policy content and implementation context. The study concludes that improving BPU participation requires targeted socialization, strengthening institutional capacity, increasing local government support, and adopting more flexible contribution mechanisms to ensure more inclusive social protection for informal workers.

INTRODUCTION

National development places social security as one of the important instruments in achieving public welfare. The 1945 Constitution of the Republic of Indonesia through Article 28H paragraph (3) and Article 34 paragraph (2) emphasizes the state's obligation to provide social protection for all citizens without exception. This constitutional mandate is realized through the establishment of the National Social Security System (SJSN) based on Law Number 40 of 2004 and the establishment of the Social Security Administering Body (BPJS) through Law Number 24 of 2011. In the employment context, BPJS Employment organizes four main programs: Work Accident Insurance (JKK), Death Insurance (JKm), Old Age Insurance (JHT), and Pension Insurance (JP), as explained by Azaria (2014) and BPJS Employment (2018). These programs are designed to provide comprehensive protection to the Indonesian workforce.

Despite a well-established legal framework, implementation demonstrates a significant gap in access to social protection between formal and informal workers. To provide a clearer picture of the worker groups targeted by the BPJS Ketenagakerjaan program, the following is a classification of participants into Wage Earners (PU) and Non-Wage Earners (BPU) categories, as presented in Table 1 below.

Table 1. Classification of Wage Recipient (PU) and Non-Wage Recipient (BPU) Categories

| Category | Type of Work | Category | Type of Work |
|----------|--------------|------------|--------------|
| Wage | Civil | Not a Wage | Construction |

| Recipients | Servants | Receiver | Laborers |
|------------|----------------------------------|----------|--------------------|
| PU | Private sector employee | (BPU) | Driver Online |
| PU | State-Owned Enterprise Employees | (BPU) | Parking attendants |
| PU | Teacher | (BPU) | Street vendor |

Source: BPJS Ketenagakerjaan, 2022

The table shows that the Wage Recipients (PU) category consists of workers who have a formal employment relationship with their employer, so they are automatically required to be registered in the BPJS Ketenagakerjaan program. Meanwhile, the Non-Wage Recipients (BPU) category includes workers who are self-employed or in the informal sector, such as traders, online motorcycle taxi drivers, casual workers, and similar professions. This BPU group is the target of this study, because despite their large numbers and high socioeconomic risks, their participation rate in the BPJS Ketenagakerjaan program remains low. By understanding the differences between these categories, the study can more clearly see the root causes of low participation among informal workers.

BPJS Ketenagakerjaan data for 2023 recorded approximately 40.5 million active participants, but only 24.2 percent were classified as non-wage workers (BPU). However, according to BPS and the ILO, informal workers constitute the majority of the workforce and are the group most vulnerable to socioeconomic risks. This situation indicates that social protection is not yet fully inclusive. Cicih, Hayati, and Ardhan

(2022) found that low participation among informal workers is influenced by limited social security literacy, income instability, and the weak role of local governments in increasing participation.

This gap in participation is also evident in Riau Province. According to the 2024 BPJS Ketenagakerjaan report, the participation rate of informal sector workers remains below the national average. In Duri City, there are 138,112 active workers, with 69,672 workers as Wage Recipients (PU) and only 47,067 workers (34.07%) as BPU. This figure far exceeds the actual potential of informal workers spread across the service sector, online transportation, street vendors, and casual laborers. To provide a clearer picture of the BPJS Ketenagakerjaan participation rate in Duri City, the data can be seen in detail in Table 2 below.

Table 2. Classification of Wage Recipient (PU) and Non- Wage Recipient (BPU) Categories

| Category | Number of participants |
|----------------------------|------------------------|
| Wage Recipient | 69,672 people |
| Not a Wage Receiver | 47,067 people |
| Total Registered Workers | 116,739 people |
| Total Unregistered Workers | 21,373 people |
| Total of all workers | 138,112 people |

Source: BPJS Ketenagakerjaan Duri, November 2024

The table shows that the participation rate of informal sector workers in Duri City is still far below its true potential. Public Works workers have a higher participation rate, while BPU only covers one-third of the total workforce. Furthermore, the number of workers not yet registered as BPJS Employment participants is still quite large, indicating that social protection in Duri City is not fully inclusive and equitable. This condition indicates that the problem of low BPU participation in Duri City is not only related to the large number of workers, but is also influenced by how BPJS Employment policies are implemented in the field. Therefore, a more in-depth analysis of policy implementation factors that influence low participation of informal workers is necessary, as explained in Grindle's policy implementation framework.

The phenomenon of low participation of informal workers is not only an administrative issue but also a policy issue. Grindle (1980) similarly argued that the success of policy implementation is heavily influenced by two aspects: policy content and the context of implementation. Policy content issues encompass program design, benefits, contributions, and information provided to program targets. The context of implementation, meanwhile, depends on the capacity of implementing institutions, the socioeconomic conditions of target groups, local government support, and local power structures. Kristian's (2023) research states that public policy implementation in Indonesia is often hampered by limited resources within implementing institutions and a lack of coordination between policy actors.

Several previous studies have examined the implementation of the BPJS Ketenagakerjaan program for informal workers. Verina (2022) found that in Pekanbaru, Panam, the BPU program still faces obstacles in terms of socialization and workers' ability to pay contributions. Madya's (2024) research, using a webnography approach, showed that informal workers in various regions tend to be unaware of social security benefits

and therefore consider the program unimportant. Meanwhile, research by Kuncoro, Wulansari, and Shobikin (2025) emphasized the importance of optimizing socialization through a community approach to increase BPU participation. However, most of these studies only highlight specific aspects such as socialization, literacy, or administrative constraints, and have not holistically examined both aspects of implementation according to Grindle's framework.

Furthermore, research by Malano, Subowo, and Rostyaningsih (2025) shows that the implementation of employment protection policies for BPU is heavily influenced by local government institutional factors, the intensity of supervision, and local program innovation. These findings reinforce the view that successful implementation requires multi-actor collaboration and regional regulatory support. However, no in-depth study has examined how the implementation of the BPJS Ketenagakerjaan BPU program is taking place in Duri City, despite its distinct socioeconomic characteristics, including a high number of online transportation workers and casual laborers who are vulnerable to the risk of accidents and loss of income.

These limitations in previous studies indicate the existence of a clear research gap. Most existing research tends to examine participation barriers in a partial manner, such as focusing solely on socialization, income constraints, or administrative issues, without comprehensively analyzing the implementation process as a whole. In addition, empirical studies that specifically explore the implementation of the BPJS Employment BPU program in Duri City are still absent, even though this region has distinctive characteristics with a high concentration of vulnerable informal workers.

This study addresses these gaps by offering a more comprehensive analysis using Grindle's (1980) policy implementation framework, which simultaneously examines the content of policy and the context of implementation. The novelty of this research lies in two main aspects: first, its specific empirical focus on Duri City, which has not been examined in previous studies; and second, its holistic analytical approach that integrates workers' perspectives with institutional and structural dimensions of policy implementation.

Grindle's framework is highly relevant to this study because it conceptualizes implementation success as being influenced not only by program design, benefits, and target group understanding (content of policy), but also by institutional capacity, actor interaction, socio-economic conditions, and political support (context of implementation). By applying this framework, the study is able to systematically analyze why the BPJS Employment program for BPU workers has not achieved optimal outcomes despite its strong legal foundation.

Theoretically, this research contributes to enriching the study of public policy implementation, particularly in the context of social security for informal workers, through the application of the Grindle framework as an analytical tool. Empirically, this research provides a factual picture of the conditions in Duri City related to the low participation of informal workers in the BPJS Ketenagakerjaan program. Practically, the results of this study are expected to provide input for BPJS Ketenagakerjaan, local governments, and other policy actors in designing more effective strategies to increase BPU participation through targeted socialization, service

expansion, community collaboration, and more flexible contribution payment patterns.

Based on this explanation, this study is guided by two main research questions: (1) how is the implementation of the BPJS Employment program for non-wage workers (BPU) in Duri City, and (2) what factors influence its success or present obstacles. In addressing these questions, the research further examines how policy content and the implementation context shape the effectiveness of the program in practice. The findings are expected to contribute theoretically by strengthening the body of knowledge on social policy implementation, while also offering practical insights for developing strategies to enhance the participation of informal workers in employment social security programs.

METHOD

This study employs a qualitative descriptive approach to explore the implementation of the BPJS Employment program for non-wage workers (BPU) in Duri City. This approach was chosen because it allows for an in-depth understanding of participants' experiences, perceptions, and the real dynamics of policy implementation in the field. The study uses both primary and secondary data. Primary data were obtained through in-depth interviews and field observations, while secondary data were collected from official documents, reports from BPJS Employment, statistical data, and relevant academic literature.

Informants were selected using purposive sampling based on their relevance to the research objectives. Key informants included one officer from the BPJS Employment Duri Branch and informal sector workers targeted by the BPU program. Snowball sampling was subsequently applied to expand the number of participants. In total, 16 informants were involved, consisting of one BPJS officer and fifteen informal workers, including online motorcycle taxi drivers, street vendors, construction workers, parking attendants, and truck drivers.

Data collection techniques consisted of in-depth interviews, observation, and documentation. The data were analyzed using Miles and Huberman's interactive model, which includes data reduction, data display, and conclusion drawing. The analysis process was conducted continuously throughout the research to ensure consistency and depth of interpretation.

RESULTS AND DISCUSSION

The findings of this study indicate that the implementation of the BPJS Employment (BPJS Ketenagakerjaan) program for non-wage workers (BPU) in Duri City has not yet achieved its intended objectives. Based on data from the Duri Branch Office (2024), only 47,067 out of 138,112 workers, or approximately 34.07%, are registered as BPU participants. This confirms that the majority of informal workers remain outside the social protection system, reinforcing concerns that the implementation of social security for vulnerable groups remains structurally weak.

Empirical findings from field observations and interviews demonstrate that low participation is closely linked to limited understanding of program benefits. Most informants including online motorcycle taxi drivers, street vendors, construction workers, parking attendants, and truck drivers admitted that they had only superficial knowledge of BPJS Ketenagakerjaan. Many confused it with BPJS Kesehatan, while others were unaware of the differences between JKK, JKM, and JHT benefits. This condition mirrors findings by Cich, Hayati, and Ardh (2022) and Verina (2022), who argue that low

social security literacy remains one of the dominant barriers among informal workers in Indonesia.

These findings also indicate that outreach efforts by BPJS Ketenagakerjaan Duri Branch have not yet been effective. Although officers reported conducting socialization through digital platforms and limited community engagement, the coverage remains narrow due to the lack of human resources and the limited number of Perisai agents. This supports Kristian's (2023) argument that weak institutional capacity and inter-actor coordination often undermine public policy implementation in practice. To strengthen the clarity of participation patterns, Table 1 presents a summary of key field findings regarding participation and perceptions among informal workers.

Table 3. Summary of Field Findings on BPU Participation in Duri City

| Aspect | Empirical Findings |
|---------------------------------|--|
| Participation rate | Only 34.07% of informal workers registered as BPU participants |
| Knowledge of program | Majority unaware of differences between JKK, JKM, and JHT |
| Attitude toward social security | Generally agree that protection is important |
| Actual behavior | Many still do not register or pay contributions |
| Main barriers | Unstable income, low literacy, weak outreach |
| Institutional obstacles | Limited Perisai agents, weak local government involvement |

Source: Author's processing based on field data and BPJS Ketenagakerjaan Duri (2024).

This table illustrates a clear gap between awareness and behavior, confirming the existence of an "implementation gap" in the practical delivery of social protection.

Using Grindle's (1980) framework, the study demonstrates that both policy content and implementation context contribute significantly to the weak performance of the BPU program in Duri City. From the perspective of policy content, the objectives of the program to protect vulnerable workers are not fully internalized by the target group. Informal workers tend to prioritize immediate economic survival over long-term protection. This misalignment between policy design and beneficiaries' perceptions supports Grindle's argument that policy effectiveness depends heavily on how far target groups perceive relevance and urgency. Similar findings were reported by Madya (2024), who showed that informal workers often perceive social security as secondary to daily needs.

Moreover, the expected outcomes of increased participation have not materialized. Over the past three years, participation growth has remained stagnant. This stagnation is strongly associated with limited outreach capacity and low community engagement, consistent with the findings of Kuncoro, Wulansari, and Shobikin (2025), who emphasized that recruitment strategies based solely on passive socialization are ineffective for informal sector contexts. Economic limitations further reinforce this challenge. Most informants stated that irregular income makes contribution payments difficult. This finding aligns with Pratiwi et al. (2023) and Desrinelti et al.

(2021), who found that income instability directly influences willingness and ability to participate in social protection programs.

In terms of implementation context, institutional limitations were evident. The Duri Branch lacks sufficient human resources to reach geographically dispersed informal workers. The shortage of Perisai agents significantly limits grassroots engagement, even though they are designed to function as frontline mobilizers (Kosanke, 2019). This reinforces the findings of Simamora et al. (2025), who demonstrated that weak institutional capacity contributes to the low effectiveness of BPJS implementation in regional settings. The role of local government also emerged as a critical weakness. There are no derivative regulations, incentive mechanisms, or structured collaboration programs between the local government and BPJS Ketenagakerjaan. Malano, Subowo, and Rostyaningsih (2025) emphasize that strong local political support and regulatory backing are crucial determinants of successful informal labor protection.

While previous studies (Cicik et al., 2022; Verina, 2022; Madya, 2024) have identified similar barriers such as low literacy and income instability, this study contributes new insights by demonstrating how these barriers interact structurally within Grindle's dual framework of

content and context. Furthermore, this study provides empirical evidence from Duri City, a region that has not previously been examined despite its high concentration of vulnerable informal workers such as online transport drivers and casual laborers. Unlike earlier studies that focus on individual factors (e.g., literacy or administration), this research shows that the problem is systemic: weak policy communication, insufficient institutional capacity, and limited political support converge to create a persistent implementation failure.

CONCLUSION

This study concludes that the implementation of the BPJS Employment program for non-wage workers (BPU) in Duri City has not yet been effective in reaching the majority of informal workers who are vulnerable to socioeconomic risks. Despite the existence of a strong legal framework and comprehensive social security programs, the participation rate of BPU workers only 34.07 percent of the total informal workforce indicates a significant implementation gap between policy design and its practical realization in the field.

Based on Grindle's policy implementation framework, the study identifies obstacles in both dimensions: content of policy and context of implementation. In terms of policy content, informal workers have limited understanding of the benefits, mechanisms, and urgency of social security programs. Many prioritize daily basic needs over contribution payments, reflecting unstable income conditions and low literacy regarding JKK, JKM, and JHT programs. Expected changes outlined by BPJS Employment have therefore not been achieved due to the mismatch between workers' perceptions and the policy's intended outcomes.

From the context of implementation, several structural and institutional barriers hinder effective program execution. BPJS Employment in Duri City faces limited human resources, an inadequate number of Perisai agents, and insufficient outreach efforts. The lack of strong collaboration and regulatory support

from the local government further weakens program expansion efforts. Moreover, the socio-economic characteristics of informal workers characterized by fluctuating income, high mobility, and limited access to official information reduce the likelihood of voluntary participation.

These findings align with previous studies showing that low participation among informal workers is a national problem influenced by literacy gaps, income instability, and institutional limitations. However, the conditions in Duri City demonstrate a more pronounced implementation gap, highlighting the need for targeted policy reforms and local innovations. Overall, the study emphasizes that improving BPU participation requires strengthening both policy content and implementation context. This can be achieved through more intensive and community-based socialization, increased numbers of Perisai agents, flexible payment schemes that accommodate fluctuating income, and stronger involvement of local government through derivative regulations and strategic partnerships. Enhancing these aspects is essential to ensure that the BPJS Employment program becomes more inclusive, equitable, and responsive to the needs of informal workers in Duri City.

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