

# Barriers to Social Security Access for Informal Workers: A Case Study of Informal Workers in Medan from The Perspective of Structuration Theory

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## Abstract

This study aims to understand the barriers faced by informal workers in accessing social security in Medan City. Utilizing a qualitative case study approach and Anthony Giddens' Structuration Theory, the research explores the dynamics between individual agency and the social structures that influence informal workers' decisions to participate—or not—in state-run social security programs. The findings reveal that structural barriers, such as limited access to information, complex bureaucracy, and negative perceptions of government programs, significantly affect informal workers' participation. On the other hand, individual agency—shaped by life experiences, work relationships, and economic constraints—further reinforces their vulnerability to social exclusion within the social security system. This study recommends the implementation of community-based interventions and inclusive policies to expand equitable and sustainable social security coverage.

**Keywords:** Informal Workers, Social Security, Structuration Theory, Social Exclusion, Medan City

## 1. Introduction

Social security is a fundamental pillar in ensuring economic resilience and social justice in modern societies. Globally, social protection systems are designed to reduce poverty, prevent vulnerability, and promote inclusive development, especially for marginalized groups such as informal workers. However, in many developing countries, including Indonesia, the implementation of social security systems often excludes a large portion of the workforce employed in the informal sector.

In Indonesia, informal workers account for more than 50% of the national labor force. Despite the country's commitment to universal social protection, most informal workers remain uncovered by formal social security programs such as the Social Security Administering Body for Employment (BPJS Ketenagakerjaan) and for Health (BPJS Kesehatan). This condition highlights a significant structural disparity in the national protection system. In urban settings like Medan City, informal employment has grown rapidly, especially in sectors such as street vending, ride-hailing services, construction work, and home-based labor. The Indonesian government has responded by introducing the Bukan Penerima Upah (BPU) scheme to extend coverage to informal workers. Nevertheless, the level of participation among informal workers remains substantially low.

This discrepancy indicates a deeper socio-structural issue. On the one hand, the ideal policy vision promotes equal access to social protection; on the other hand, empirical reality shows a persistent exclusion. Several studies have attempted to address this issue. For instance, Tjandraningsih & Ananta (2019) explored how informality creates structural vulnerabilities that prevent workers from accessing formal protections. Meanwhile, Suryahadi et al. (2021) examined the role of administrative and informational barriers in limiting informal workers' participation in the BPU scheme. Although these studies shed light on institutional shortcomings, they often overlook the dynamic interplay between structural constraints and individual choices.

This research seeks to address that gap by employing a sociological perspective grounded in Anthony Giddens' Structuration Theory. This approach allows for a nuanced understanding of how agency and structure mutually constitute informal workers' decisions regarding social security enrollment. By focusing on the case of Medan City, the study aims to explore how social norms, economic pressures, bureaucratic procedures, and lived experiences intersect to shape the participation—or lack thereof—of informal workers in state-run social security programs.

Therefore, this study will be conducted under the title "Agency, Structure, and the Exclusion of Informal Workers from Social Security: A Case Study in Medan City." The objective is to contribute to the discourse on inclusive social protection by offering a contextual, theory-based explanation of the participation gap, and to propose community-based policy interventions that align with the lived realities of informal workers.

## 2. Research Methods

This study employed a qualitative approach with a case study design to explore the underlying dynamics and barriers experienced by informal workers in accessing social security programs in Indonesia. This methodological choice allows the researcher to understand social realities as experienced by participants within their specific socio-cultural contexts (Creswell & Poth, 2018).

The research sample consisted of informal workers in Medan City, North Sumatra, which is one of Indonesia's major urban centers characterized by a high rate of urbanization and a significant population of informal laborers. Informal employment in Medan encompasses diverse occupations such as street vendors, motorcycle taxi drivers, construction day laborers, and home-based workers. Participants were selected using a purposive sampling technique, with the following inclusion criteria: (1) active engagement in the informal sector for at least one year; (2) not registered as active participants in the BPJS Ketenagakerjaan under the Bukan Penerima Upah (BPU) scheme; and (3) willingness to participate in the study. Additionally, key informants from BPJS officials, local government representatives, and community leaders were interviewed to support data triangulation and enhance validity.

The research was conducted over a period of two months, from February to March 2025, in various informal work environments across Medan, such as traditional markets and informal transportation hubs. The study involved direct engagement with participants in their natural settings to ensure rich contextual understanding.

The research procedures included several steps: identifying target informants, obtaining informed consent, conducting interviews and observations, and collecting relevant policy and institutional documents. Ethical research principles were strictly followed throughout the process, including confidentiality of identity, voluntary participation, and the right to withdraw at any stage. Three main data collection techniques were employed:

1. In-depth semi-structured interviews, aimed at capturing personal narratives, lived experiences, and perceptions of informal workers regarding social security programs.
2. Participant observation, carried out in key informal employment areas to observe daily practices, social interactions, and survival strategies of workers.
3. Document analysis, which involved reviewing government policy documents, statistical data from BPJS, and reports from relevant labor and social protection institutions.

The primary research instruments consisted of an interview guide, field notes, and a documentation checklist. Interviews lasted approximately 45–60 minutes per informant and were recorded and transcribed for analysis.

Data were analyzed using the thematic analysis method as proposed by Miles and Huberman (1994), which consists of three stages: data reduction, data display, and conclusion drawing/verification. The researcher identified thematic categories based on interview transcripts, presented them in matrices and narrative formats, and interpreted the patterns through iterative comparisons.

In terms of theoretical grounding, the analysis was guided by Anthony Giddens' Structuration Theory, which served as the analytical lens to interpret how informal workers' actions are shaped by and, in turn, reproduce the structure of social security systems. This theory enabled a reflective dialogue between empirical findings and theoretical concepts to deepen the understanding of agency-structure dynamics in the field.

The scope of this study is limited to informal workers in Medan City, and findings may not be generalizable to rural or formal labor contexts. However, the insights derived offer a valuable contribution to localized policy development and academic discourse on inclusive social protection. Limitations of the research include potential bias in self-reported data and challenges in gaining access to informal workspaces.

### 3. Results and Discussion

#### 1. Results

The results of the study show that informal workers in Medan face significant challenges in accessing social security programs, particularly the Non-Wage Recipient (BPU) scheme provided by the Workers Social Security Agency (BPJS Ketenagakerjaan). These barriers are not solely rooted in individual limitations but are deeply embedded within structural, institutional, and economic constraints.

Firstly, there is a persistent lack of effective outreach and communication strategies from BPJS Ketenagakerjaan to informal worker communities. Many of these workers—including street vendors, farmers, fishermen, domestic workers, and online motorcycle taxi drivers—have limited or no knowledge of their entitlement to social protection. The dissemination of information often relies on formal channels, which are rarely accessed by these groups, leading to misconceptions such as conflating BPJS Kesehatan with BPJS Ketenagakerjaan.

Secondly, the administrative procedures required for registration are perceived as complicated and inaccessible, especially for those with low levels of education or digital literacy. The transition to online registration platforms such as Jamsostek Mobile (JMO) has further alienated those without internet access or technological fluency, resulting in decreased enrollment rates.

Thirdly, a general distrust of government institutions persists among informal workers. Many perceive social protection programs as exclusively designed for formal sector employees, a belief reinforced by the lack of visible representation of informal workers within these programs. Additionally, bureaucratic inefficiencies and previous negative experiences with public services contribute to skepticism regarding the effectiveness and accessibility of social protection.

Lastly, the study finds that despite an awareness of occupational risks, informal workers are constrained by unstable incomes and daily survival priorities. These economic realities lead to the postponement or outright rejection of social security enrollment. Many prioritize immediate needs over long-term benefits, particularly when the perceived return on investment from paying monthly contributions is unclear.

#### 2. Discussion

##### 2.1 Implications

These findings underscore the need for more inclusive and community-based approaches to social security promotion and service delivery. A top-down dissemination strategy fails to resonate with informal workers whose lived experiences are shaped by precarity and marginalization. Bridging this gap requires reforming institutional outreach to build trust, relevance, and accessibility. Furthermore, digital tools meant to increase access must be supported by offline alternatives and user education tailored to varying literacy levels.

##### 2.2 Research Contribution

This study contributes to the growing body of sociological research on welfare inclusion by applying Anthony Giddens' theory of structure and agency to the issue of informal workers' exclusion from social protection. It illustrates how social structures—ranging from institutional design to economic inequality—constrain individual agency, while also showing that agency can potentially reshape these structures when supported by appropriate interventions. The duality of structure is reflected in how informal workers' limited actions both reproduce and challenge systemic barriers.

##### 2.3 Limitations

The study is limited to a single urban context—Medan—which may not fully represent the heterogeneity of informal work across Indonesia. It primarily captures the experiences of workers in certain sectors, potentially omitting unique barriers faced by other subgroups. Additionally, the qualitative approach, while rich in depth, does not provide generalizable statistical insights that could complement the narrative findings.

##### 2.4 Suggestions

Future research should expand to multiple regions and employ mixed methods to compare variations in access across different types of informal employment and local policy implementations. Policymakers should consider partnering with local civil society organizations to co-design communication strategies and support systems that reflect the realities of informal workers. Lastly, simplifying registration procedures and offering flexible payment schemes could significantly reduce entry barriers and encourage greater participation in social security programs.

#### 4. Conclusion

The study concludes that barriers to accessing social security among informal workers in Medan are not solely rooted in economic limitations, but are shaped by a complex interplay between social structures and individual agency. The lack of accessible and targeted information, unfriendly and rigid bureaucratic systems, and prevailing negative perceptions of the state contribute to the continued exclusion of informal workers from the social protection system. These structural barriers reinforce a cycle of marginalization, making it difficult for informal workers to exercise their rights to social security. Addressing these issues requires not only policy reform, but also a deeper understanding of how institutional frameworks and everyday lived experiences intersect to shape access and exclusion.

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