

# Gender Perspective Required in Employment Social Security Programs

Gender perspectives need to be considered when adapting employment guarantee schemes. This is because many women work in the informal sector, only a small number enjoy maternity leave, and poor elderly women are increasing.

News Audio 9 minutes

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TEXT



KOMPAS/P RADITYA MAHENDRA YASA

A number of women struggle to cross the Wulan River to start their morning routine as traders or factory workers in Setrokalangan Village, Kaliwungu District, Kudus Regency, Central Java, Monday (7/3/2016). International Women's Day, which is celebrated on March 8, raises the issue of the role of women in every economic, social, political and legal life.

JAKARTA, KOMPAS — Considering the different needs of female and male workers should be the basis for determining employment social security programs. Therefore, the benefit schemes prepared must take into account gender perspectives and the needs of vulnerable groups.

In an online seminar entitled "Encouraging Gender Equality in Employment Social Security Programs", Tuesday (11/5/2022), it was revealed that the gap in employment conditions for women and men makes it increasingly difficult for women to access employment social security programs. This increases the vulnerability of working women.

The discussion featured resource persons including Deputy for Human Development Policy Support and Equal Development of the Vice President's Secretariat Suprayoga Hadi, International Labor Organization (ILO) Social Protection Program Manager Ippei Tsuruga, Employment Social Security Policy Specialist of the Secretariat of the National Team for the Acceleration of Poverty Reduction (TNP2K) Secretariat Official Vice President Setia Milawati, and National Coordinator of the National Domestic Workers Advocacy Network (Jala-PRT) Lita Anggraini, as well as Minister Counselor Governance and Human Development of the Australian Embassy to Indonesia Kirsten Bishop.

In general, workers in the informal sector in Indonesia dominate. In 2021, as many as 77.9 million people or 59.5 percent work in the informal sector, while 53.1 million people or 40.5 percent work in the formal sector.

Of this number, there are very many female workers in the informal sector. The problem is, the employment conditions for women and men are still unequal. The active employment participation rate for women is only 53.1 percent, while for men it has reached 82.4 percent. Apart from that, wage gaps also still exist in both the formal and informal sectors. Moreover, said Suprayoga, the largest wage gap occurs in the informal sector. The salaries of female workers in the informal sector in 2020 BPS data are only 45 percent of the salaries of male workers in the same sector.

This condition affects the level of women's participation in employment social security. This is because the ability to contribute and ensure continuity of membership is very low.

Of the number of active participants in the employment social security program, according to BPJS Employment 2021 records, only 36 percent or 8.6 million of the participants are women. Meanwhile, male employment social security participants reached 64 percent or 22.1 million people.

Also read: [Facing Multiple Burdens, Women Remain Empowered](#)



KOMPAS/TOTOK WIJAYANTO

Female casual workers work as salted fish sorters on the coast of Sumur, Pandeglang, Banten, Sunday (16/1/2022). They get a wage of IDR 5,000 every hour. They do this activity to increase family income.

**The majority is in the informal sector**

In 2020, the female labor force participation rate only reached 53.1 percent or lower than the average in the East Asia and Pacific region. Meanwhile, the male labor force participation rate reached 82.4 percent.

According to Setia, the gap between women's and men's employment conditions is caused by three things. First, structural problems in the labor market. The majority of women still work in the unstable and vulnerable informal sector. Second, there are weaknesses in the design and implementation of the program which appear to lack consideration of certain gender-specific conditions. There are also no benefits that suit specific needs according to a gender perspective.

Third, there are social and cultural barriers. Discriminatory gender norms and restrictions on women's mobility make it difficult for women to overcome disparities in employment conditions. One of them is that women are often positioned as those responsible for domestic work because of their reproductive function. As a result, when they marry, women become unstable in their work.

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scheme in Indonesia, there is no social security  
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important from a gender perspective.

The problem, according to Ippei, is that the coverage of the employment social security system in Indonesia is inadequate. As a result, it is difficult to detect vulnerable communities who are becoming poor enough for immediate government intervention.

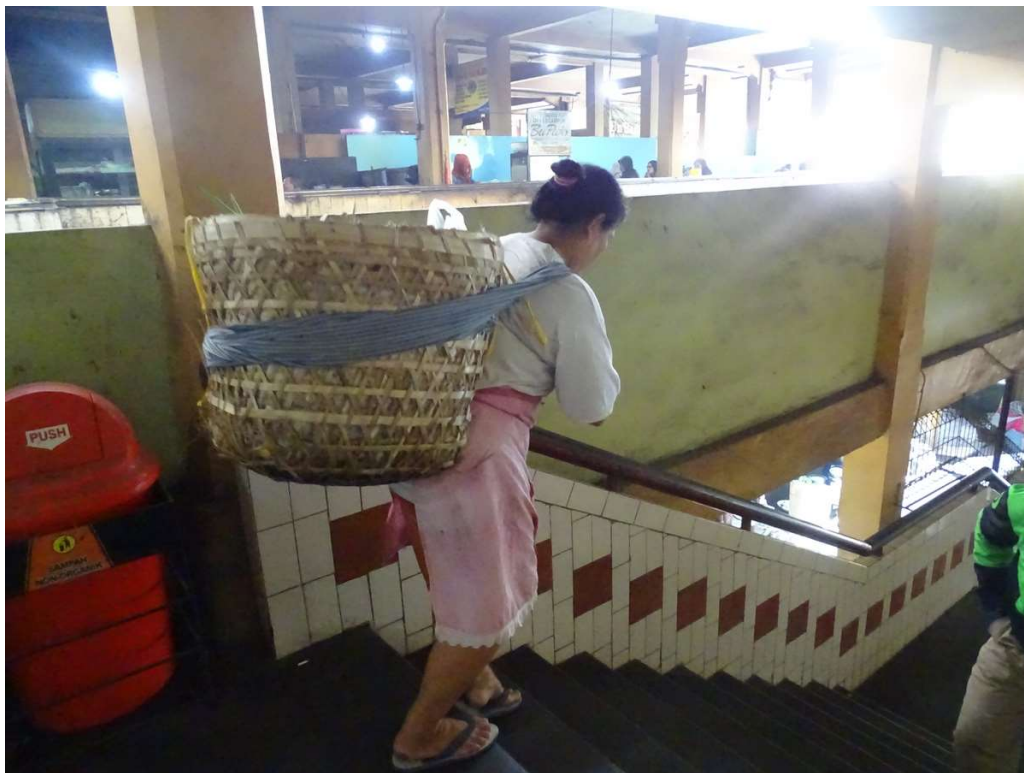
Apart from that, Ippei believes that criticism of low social security coverage is actually not only a BPJS Employment problem. The regulations made must also be fairer, able to expand coverage, and provide benefits that meet the needs of vulnerable groups.

"In my opinion, if the regulations are not very fair, it will be difficult for institutions to improve and expand coverage (employment social security). "So it's not only an administrative challenge, but there is the problem of the absence of an adequate scheme, especially regarding benefits and coverage," he said in English.

He gave an example, from the existing employment social protection scheme in Indonesia, there is no social security for illness and pregnancy, even though this is important from a gender perspective.

Also read: [Women's Resilience is Tested During the Pandemic](https://www.kompas.id/baca/humaniora/2022/05/11/perspektif-gender-diperlukan-dalam-program-jaminan-sosial-ketenagakerjaan)





COMPASS/CORNELIS KEWAAMA

Bu Yisah (48), one of 223 workers carrying a car at Beringharjo market, Yogyakarta, Thursday (10/10/2019). He was carrying the merchant's goods with the help of a scarf wrapped around his body. This service is priced at IDR 3,000 per time to carry goods from the second floor to the first floor of the market.

Two things he mentioned were very important in protecting vulnerable groups, namely protecting women's rights during pregnancy and childbirth and pension rights. According to Indonesian regulations, female workers who are pregnant are entitled to 1.5 months of leave before giving birth and 1.5 months after giving birth. Her salary is also paid in full during maternity and childbirth leave.

According to Ippei, this is not the case. A collaborative survey by ILO Indonesia and the University of Indonesia in Jakarta, Semarang and Surabaya through interviews with 499 female workers who had experienced pregnancy during work throughout October 2021 showed that three months of maternity leave was not fully enjoyed. Contract workers' access is more limited to these maternity rights. Workers in small companies only get shorter leave. The salary that should be received in full during maternity leave is only enjoyed by 25 percent of female workers.

"There should be a scheme that ensures women can get their maternity rights wherever they work," said Ippei.

#### **Social security for senior citizens**

Regarding savings for old age or retirement, many people do not have social security when they become elderly. This is because Indonesia does not have a universal pension scheme.

Looking at BPJS coverage for formal and informal workers, Taspen for civil servants, and Asabri for TNI/Polri, only around 21 million workers have a pension scheme in their employment social security. In fact, in Indonesia there are 154 million workers aged 20-59 years.

Informal workers, such as housekeepers who reach 29 million people in Indonesia, are certainly unable to access the old age insurance scheme in the employment social

security. In fact, said Ippei, 27 million of these informal housekeeping workers are women.

Retirement will become a serious problem because Indonesia's demographics will age. Without a pension scheme for women, the burden on the next generation of workers is certain to become even heavier. It is estimated, said Ippei, that by 2060, the population of the four working age groups will have to take care of the elderly.

Therefore, Ippei said, it is necessary to formalize informal workers. "This is so that informal workers are not afraid and have benefits in their work," he said.

Kirsten believes that social security reform really needs to be formulated by considering gender perspectives, women's needs, and adapting to the challenges faced by women. The same thing applies to other vulnerable groups, such as people with disabilities. The preparation of employment social security schemes needs to be sensitive to the needs of vulnerable groups.

Setia also agrees that the gender perspective is important to consider in adjusting the employment social security scheme. Because the needs of women and men are different. Moreover, the 2021 BPS shows that there is an increase in the poverty of elderly women as they get older. What's worse, 88 percent of elderly people live in households that do not have social security employment at all. This makes the entire family a very vulnerable group.

Editor: **MADINA NUSRAT**