

## Social Protection for Indonesian Migrant Workers: Between Urgency and the Complexity of Challenges

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### Abstract

Social protection for Indonesian Migrant Workers (IMWs) is a critical topic concerning the rights and welfare of migrant workers. This page covers different areas of social protection for IMW, including pre-departure planning, work in the target country, and reintegration upon return to the motherland. According to Law No. 18/2017, social protection is divided into three major stages that coincide with Maslow's hierarchy of needs theory. Although bilateral agreements with nations such as Hong Kong and Japan have had a favorable impact, issues in socialization, cross-country coordination, and monitoring in destination countries remain considerable. This study found that many IMWs are still uninformed of their rights, notably with Social Security Agency for Employment, due to a lack of information and access to adequate services. The novelty of this study lies in its integration of Maslow's hierarchy with a policy-oriented framework for migrant worker protection, offering a fresh analytical lens to assess unmet needs at each migration stage. Recommendations include enhancing socialization, strengthening bilateral and international cooperation, digitizing services, enforcing stricter oversight, and improving reintegration and economic empowerment programs. These measures are expected to strengthen social protection for IMWs and ensure their welfare abroad.

**Keywords:** Indonesian Migrant Workers (IMWs), social protection, international migration, policy, bilateral agreement

### Introduction

Indonesian Migrant Workers (IMWs) itself has an important role in the national economy, especially in the form of remittances. Gross remittances from IMWs would reach USD 10.89 billion, according to Bank Indonesia in 2023 to serve as the second-largest provider of foreign currency after the oil and gas sector. Not that

remittance flow will form the national economy while at the same time directly improve IMW families in each area of origin. IMW remittances raised 10.0 percent of Indonesian households from poverty (World Bank, 2022) In Indonesia, international migration has long been a widespread phenomenon (Pitoyo, 2018), and IMWs represent no exception to this (Widaryoko, Sukamdi, & Pitoyo, 2024). This trend is fed

by the increasing demand for labor abroad as well as government awareness which includes the overseas worker into the framework of national development (Sukamdi, 2007; Utami & Sukamdi, 2012).

Yet realities confronting IMWs in host countries are not always what they hoped. Many individuals encounter problems such as labor exploitation, unpaid wages, precarious immigration status, and physical and mental abuse. According to Setiadi (2000), such international migrations bring humanitarian, cultural and social issues which tend to be neglected. IMWs encountering rights breaches are often unable to access remedy owing to lack of coordination among relevant government agencies in many cases (Sepriandi, 2018). As a result, safeguarding IMWs must be a primary priority for Indonesia's labor policy. The United Nations defines migrant worker protection as part of human rights protection for all individuals (Sriyanto, 2015).

According to BP2MI (2025), the 2024 IMW data reported a total of 297,434 IMWs, rising 0.11 percent from the previous year. IMWs are used in a wide range of countries, including Hong Kong, Taiwan, Malaysia, Japan, and Singapore, which are the top five destinations for IMWs. As work is a leading reason for migration (Koser, 2010), migrant labor forms a central theme in international migration. People going abroad for jobs are often forced to go by economic conditions and lack of jobs in their own country (World Bank 2021).

The numbers of IMWs in foreign employment are affected by the failure of the domestic labor market to offer sufficient jobs. Lack of wages and socio-economic divide is another aspect behind migration. The acquisition of IMW has turned into a strategy for a person to get out of unemployment and poverty (Fikriansyah & Julia, 2023). The unemployment rate will reach 5.86 percent in 2024, according to Statistics Indonesia (SI), and most of the unemployed are people of productive age. Although migration may be an immediate solution, IMWs are

exposed to significant risks abroad. Core challenges are limited capacity, low education, no knowledge of language from abroad, and illegal placement (Habibullah, et.al., 2016).

The most exploited labor category is domestic work, which employs almost 60 percent of IMWs (ILO, 2021). IMWs are a common breach of contract, paid below minimum wage and not legally protected. Many of the migrants make the journey without the correct paperwork, leaving them further open to exploitation.

The Indonesian government has stepped up to protect IMWs through different legislations, notably Law No. 18/2017 on the Protection of Indonesian Migrant Workers. The law is meant to extend comprehensive protection from pre-departure to post-return. Nevertheless, its execution is hindered by several factors, such as ineffective pre-departure training, which the majority of IMWs find unhelpful. According to a BP2MI (2023) study, merely 40 percent of IMWs believed the training gave an appropriate understanding of their rights and responsibilities abroad.

Cultural differences, juridical complexity, and language barriers all pose a challenge to IMWs operating in destination nations. Just 20 percent of the IMWs as per a study by Migrant Care (2022) are aware of how to access legal support in their host nations. Furthermore, Indonesian diplomatic missions' insufficient resources also hinder their capacity to monitor IMW situations overseas.

This article focuses on Indonesian migrant workers, a vital yet vulnerable labor group contributing to the national economy through remittances. Despite their economic importance, IMWs often face significant risks and limited access to legal, health, and social security protections while working abroad. Previous research (Habibullah, et.al., 2016; Sepriandi, 2018) has documented these gaps, but few studies have examined how formal national mechanisms, particularly social protection

for employment, function in practice to protect IMWs.

Social protection has emerged as a fundamental pillar of modern welfare states and global development agendas. Broadly defined, social protection refers to public actions aimed at preventing, managing, and overcoming situations that adversely affect people's well-being (Devereux & Sabates-Wheeler, 2004; ILO, 2021). It encompasses a range of policies including social insurance, social assistance, and labor market regulations.

In the context of developing countries, social protection systems often remain fragmented and underdeveloped. According to Barrientos and Hulme (2008), the expansion of social protection in the Global South reflects a growing recognition of its role in reducing poverty, enhancing resilience, and supporting inclusive development. However, scholars such as Hickey, et.al. (2019) and Razavi and Staab (2010) highlight that effective implementation requires political commitment, institutional capacity, and integration with broader development strategies. Indonesian scholars have similarly observed that social protection in Indonesia is constrained by institutional fragmentation, overlapping mandates, and inconsistent implementation at regional levels (Siregar & Tarsisius, 2015; Kusumaningrum, 2020).

Indonesia, like many Southeast Asian countries, exhibits feature of a productivist welfare regime, where access to social protection is closely tied to labor market participation (Holliday, 2000; Kwon, 2005). Indonesian scholars, such as Rahayu (2017) and Nurhadi (2022), argue that this model often excludes informal workers, including migrant labor, from the full scope of protection. Migrant workers, particularly those employed in informal or temporary sectors abroad, often fall outside the protection scope of national schemes. This exclusionary tendency is further complicated by cross-border migration dynamics, which

demand new forms of transnational social protection (Yeates, 2009).

Most IMWs opt to migrate abroad due to limited local employment opportunities and to earn higher income. Working abroad, however, is fraught with several risks. Most of them suffer from exploitation of labor, harsh working conditions, and inadequate access to health care and social security (SMERU, 2018; ILO, 2021). Others become victims of human trafficking or modern slavery. In addition, remaining behind families, particularly children, are vulnerable to social problems (Purwatiningsih, 2016; UNICEF, 2006).

One of the largest tasks in protecting IMWs is their limited access to social protection. Many of them do not enroll in social protection for employment programs because they have poor information, there are bureaucratic obstacles, or legal prohibitions. Fahmi (2020) also discovers that the social protection for migrant workers in Indonesia is not comprehensive, with the majority not being included under Social Security Agency (SSA) schemes. As a result, when IMWs are hit by work accidents, illnesses, or unemployment, they lack proper protection.

Moreover, the IMW placement process remains lacking. Non-transparent recruitment practices tend to leave IMWs in the dark about their responsibilities and entitlements. Unscrupulous recruitment agencies tend to seize passports, charge excessive fees, and fail to provide clear-cut employment contracts, raising IMW vulnerabilities and the risk of exploitation. The government has taken many measures to extend IMW protection, including legal mechanisms, such as Law No. 18/2017. The law offers a stronger legal framework, obliging the state to protect IMWs' rights on departure, in work abroad, and upon return to Indonesia.

However, its application remains hampered by several impediments. One of the significant challenges is a lack of coordination between the various

stakeholders in IMW protection like BP2MI, Social Security Agency for Employment (SSAE), and the Ministry of Foreign Affairs. Overlapping authority and conflict of regulation tend to undermine policymaking efficiency (Sari, 2023; ILO, 2024). As a result, a majority of IMWs do not obtain the protection they are entitled to.

Besides, loopholes continue to lie in monitoring workers' conditions within host countries. Some countries maintain strict labor legislation to protect migrant workers, while others do not. Indonesia and destination countries need to have bilateral and multilateral coordination closer at hand to see to it that IMWs enjoy the same protective treatment as nationals.

This study applies public and social policy theories to analyze the Indonesian government's efforts to provide social protection to migrant workers through SSAE. First, Esping-Andersen's (1990) welfare regime theory offers insight into how social protection varies by political and institutional contexts. In this framework, Indonesia, while not fitting neatly into Esping-Andersen's typology, reflects characteristics of a productivist welfare regime where access to social services is closely tied to formal labor market participation. Scholars, such as Kwon (2005) and Holliday (2000), have elaborated how East Asian countries, including Indonesia in South East Asia, exhibit "developmental" or "productivist" welfare capitalism where social benefits are narrowly distributed and strongly employment-dependent.

Second, Devereux and Sabates-Wheeler's (2004) model of transformative social protection emphasizes that welfare policies must go beyond basic safety nets. This framework emphasizes that social protection must extend beyond immediate risk management and incorporate promotive and transformative dimensions, such as empowerment and structural change. Scholars, such as Barrientos (2010) and Hickey, et.al. (2019), have emphasized that transformative approaches are essential in

the Global South, where structural inequalities, informal labor, and governance gaps weaken standard safety net models. The frameworks argue that effective protection includes not only preventive and protective functions, but also promotive and transformative roles—supporting empowerment and addressing structural inequalities, which is especially relevant to IMWs.

Third, the Social Risk Management (SRM) framework by Holzmann and Jorgensen (2000), developed by the World Bank, positions migration as a household strategy to cope with economic insecurity and inadequate domestic employment opportunities. SRM focuses on ex-ante and ex-post strategies for managing shocks. This approach has been influential in guiding global social protection dialogues (World Bank, 2012; Gentilini, et.al., 2022) and is particularly relevant to migrant-sending countries facing structural employment deficits.

These theories illuminate how existing protection mechanisms reflect broader welfare paradigms, expose implementation gaps, and suggest pathways for a more inclusive and transformative policy approach. They also enable the study to address both theoretical gaps—by analyzing transnational welfare delivery through national schemes—and offer theoretical propositions for strengthening social protection in migration contexts.

## Methods

This study adopts a sequential explanatory mixed-methods approach. Quantitative data were collected through a structured survey of 180 IMWs, prospective IMWs, and returnees in Ponorogo Regency, East Java. The sampling used a purposive method to include individuals attending Pre-Departure Orientation (PDO) sessions.

Qualitative data were gathered through 10 in-depth interviews and 4 focus group discussions with stakeholders,



including officials from SSAE, BP2MI, the Department of Manpower, Private Recruitment Agencies (PRAs), and NGOs. National-level interviews included representatives from the Ministry of Foreign Affairs, Ministry of Manpower, and labor attachés.

Ethical protocols were observed throughout the research. All respondents provided informed consent, and anonymity was assured. Data were analyzed using thematic analysis techniques to identify common patterns and policy implications.

## **Results and Discussion**

### **National Policy**

The core legislative basis for the protection of Indonesian migrant workers is Law No. 18/2017. The policy provides full protection for the pre-departure process, the employment period abroad, and the integration process when returned. BP2MI (2023) documents that the passing of the regulation has enhanced adherence of labor agencies to IMW safety measures. Local dissemination and awareness, however, are yet to be addressed.

Law No. 18/2017 replaces Law No. 39/2004 and provides wider coverage. It rebalances IMWs as individuals worthy of complete protection, rather than commodities of labor. The policy protection mechanism encompasses.

- **Pre-Departure Stage:** This includes training, documentation, and access to social security. This approach aligns with the "Social Risk Management" theory proposed by Holzmänn and Jørgensen (2000), which emphasizes the importance of mitigating social risks for laborers.
- **During Employment:** IMWs are guaranteed the right to fair wages, legal protection, and access to health services in destination countries. However, research by Migrant Care (2022) shows that access to these

rights remains hindered by inadequate oversight in the host countries.

- **Post-Employment:** Focuses on social and economic reintegration through entrepreneurship training and access to business financing. This aligns with the "Reintegration and Re-adaptation" theory by Gmelch (1980).

Ministerial Regulation No. 4/2023 is the operational follow-up to Law No. 18/2017, which explicitly regulates social security plans for IMWs. The scope of protection provided by this legislation includes.

- **Work Accident Insurance (WAI):** Covers risks related to occupational accidents while working abroad. Data from SSAE (2023) show that 87 percent of 5,000 WAI claims were processed within less than three months.
- **Death Insurance (DI):** Provides financial compensation to the families of IMWs who pass away during employment. According to Migrant Care (2023), the implementation of DI is more effective in East Asian countries compared to the Middle East.
- **Old-Age Security (AGS):** Allows PMIs to accumulate savings that can be accessed after the completion of their work period.

The law also addresses cooperation with destination states so that IMWs can access health and social services in the destination countries, such as Hong Kong's Mandatory Provident Fund (MPF) scheme. Irregular or undocumented IMWs are not usually registered under such schemes, and therefore they cannot benefit from these social protections.

## Bilateral Policy

Bilateral agreements are one of the crucial tools for protecting Indonesian migrant workers in host countries. The agreements involve legal provisions, implementation mechanisms, as well as monitoring systems for guaranteeing the rights of PMIs are maintained. Examples of bilateral agreements include:

- Hong Kong: IMWs are required to participate in the Mandatory Provident Fund (MPF) program, which ensures retirement savings. Additionally, employers in Hong Kong are mandated to provide health insurance for their PMI employees.
- Japan: Under the Economic Partnership Agreement (EPA) program, PMIs are granted full access to social security and health insurance. They also receive intensive training in Japanese language and culture to support their adaptation. Japan's language and cultural training programs exemplify the promotive aspect of transformative social protection, aiming to empower IMWs to navigate host country institutions independently. However, unequal application of these mechanisms across destinations reinforces Esping-Andersen's view of stratified welfare access.
- Malaysia: The bilateral agreement covers minimum wage standards, working hours, and labor insurance. However, the implementation of these policies continues to face challenges, particularly in sectors such as plantations and construction.

## Global Policy

Multilateral policies seek to harmonize international law for the protection of migrant workers. Indonesia participates actively in international forums, such as the

International Labour Organization (ILO) and the Association of Southeast Asian Nations (ASEAN), and has ratified a number of significant treaties, including ILO treaties No. 97 and 143. The ASEAN Declaration and Global Compact for Migration (GCM) also provide significant frameworks for IMW protection.

By means of these many policies, the Indonesian government continues to attempt to guarantee that the rights of PMIs are properly safeguarded both in the country and countries of destination. However, more effective implementation is necessary to tackle grass-root problems like poor socialization and monitoring.

Several global frameworks which serve as reference points for safeguarding IMWs include.

International Labour Organization (ILO): Indonesia has ratified several ILO conventions on the protection of migrant workers, including Convention No. 97 relating to Migration for Employment and Convention No. 143 relating to Migrant Workers (Supplementary Provisions), Equal Opportunity, and Treatment. These conventions are the international legal framework for the protection of migrant labor, granting rights to decent work, legal protection, and non-discrimination. The implementation of ILO principles in Indonesia also includes the implementation of ILO recommendations in the design of the SSAE program for PMIs, an effort to meet international social protection standards. According to ILO (2021) studies, countries which have ratified these conventions, such as the Philippines, provide more protection to migrant workers, especially in terms of access to legal services.

ASEAN Declaration on the Protection of Migrant Workers: This 2007 statement, signed by ASEAN members, highlights shared responsibility between the sending and receiving country for migrant labor protection. Indonesia and Malaysia, for

example, have exchanged information on the protection of migrant workers, including the use of information and communication technology to assist PMI monitoring in Malaysia. The ASEAN Forum on Migrant Labour (AFML) offers a platform for member states to share best practices in the protection of migrant workers.

Global Compact for Safe, Orderly and Regular Migration (GCM): GCM is a multilateral United Nations agreement in 2018. Indonesia is among the states which are committed to its implementation. The agreement contains 23 goals to improve migration management, including safeguarding migrant workers. Indonesia has raised its cooperation with Middle Eastern countries in overseeing and safeguarding migrant workers thanks to GCM. In accordance with a 2022 UN report, GCM implementation in Indonesia has led to greater employer compliance with PMI rights.

International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families (ICMW): Adopted by the United Nations in 1990, this convention spells out the rights of migrant workers and the responsibilities of states to protect them. Indonesia has not ratified this convention, but some of its principles have already been implemented through national policies, such as Law No. 18/2017.

## **Social Protection for Indonesian Migrant Workers**

Social protection of Indonesian Migrant Workers is a process concentrating on safeguarding them and ensuring their rights during migration. Social protection of Indonesian Migrant Workers has various phases, which vary from preparation for departure, departure, work in destination countries, and, lastly, return to Indonesia. Under Law No. 18/2017, social protection of

IMWs are divided into three general stages, as based on Maslow's hierarchy of needs, wherein a feeling of safety is an essential necessity for achieving self-actualization. This also corresponds to the protective and preventive pillars of the transformative social protection framework.

### ***Pre-Employment Stage***

Pre-departure protection seeks to empower IMWs with the capability to deal with various challenges in host countries. Pre-departure training, orientation of IMWs' rights and duties, and completion of official documentation are all components of this step. This concept concurs with De Jong and Gardner's (1981) "Preparation for Migration" thesis, which centers on preparedness for migration in limiting risks.

**Pre-Departure Training:** These training programs aim to improve IMWs' technical and non-technical competencies, such as language skills, cultural sensitivity, and labor rights knowledge. According to BP2MI (2023), only 60 percent of IMWs felt that their training adequately prepared them to work overseas.

**Official Documents:** Proper and legal documentation is pivotal in safeguarding IMWs against exploitation. Migrant Care (2022) notes that procedurally dispatched IMWs undergo significantly fewer rights violations compared to those who migrate through irregular channels.

### ***During Employment***

During the work period, measures include supervising employment situations, receiving country health care access, and receiving country legal aid. The sector of domestic work, compared to which the vast majority of IMWs are employed, is most vulnerable to exploitation, claims the International Labour Organization (2021). Such a measure satisfies Amartya Sen's (1994) "Human Security" hypothesis, whose significance is placed in emphasizing the necessity of protecting people from threats to their overall well-being.

**Surveillance of Working Conditions:** Indonesian diplomatic missions in host

countries are responsible for surveilling the working conditions of IMWs. Nevertheless, the ILO (2021) points out that these missions are frequently constrained in terms of resources in the finances and manpower departments.

**Access to Health Care Services:** In countries, such as Hong Kong and Singapore, employer-based health coverage is received by IMWs. Access, however, does not typically exist in most of the Middle East, which requires IMWs to pay on their own. The "Social Protection Floor" approach under the ILO advocates broadening universal access to a social protection floor for all workers, including migrants.

Legal assistance is vital to IMWs who face contract violation or exploitation. Unfortunately, only 30 percent of IMWs are aware of the process of obtaining legal assistance, according to Migrant Care (2022).

## Post-Employment Stage

IMWs returning to Indonesia fall under post-employment protection schemes which ensure their social reintegration and economic empowerment. The schemes aim to enable IMWs to reintegrate in their community as well as leverage the skills gained overseas.

**Social Reintegration:** Under this category include entrepreneurship skills, company financing, and psychosocial intervention. According to a study conducted by AASE (2023), IMWs undergoing reintegration programs are likely to enhance their family's welfare in comparison with non-enrolment IMWs.

**Economic Empowerment:** The Ministry of Manpower has launched several schemes to encourage return IMWs' entrepreneurship. These include the "Productive Migrant Village" (PMW) which seeks to create employment opportunities in IMWs' hometowns.

Despite different policy attempts, implementing social protection for IMWs continues to face several major hurdles.

- **Limited Budget and Resources:** Indonesian government diplomatic officials have fewer resources to conduct monitoring and provide adequate services to IMWs. ILO (2021) reports that only 20 percent of the actual funding needs for IMW protection are met.
- **Low Awareness Among IMWs:** Many IMWs remain unaware of the importance of social security. A study by DJSN (2021) reveals that 60 percent of IMWs do not know they are required to register with SSAE prior to departure.
- **Regulatory Inconsistencies Across Countries:** Differences in legal systems and labor policies between Indonesia and destination countries frequently impede the application of social protection. For example, in some nations, foreign workers are not required to get health insurance.
- **High Number of Non-Procedural IMWs:** Irregular (non-procedural) IMWs pose a higher risk as they are not protected by formal systems. According to data from (2025, non-procedural IMWs accounted for 73.9 percent of complaints.

It is intended that these problems can be minimized through greater outreach, regulatory harmonization, and cross-country cooperation, thus boosting the efficiency of social protection for Indonesian migrant workers.

## Challenges in the Implementation of Social Protection for Indonesian Migrant Workers

This study identifies several problems encountered in the enforcement of Indonesian Migrant Workers' social



protection. According to survey data, over 65 percent of IMW respondents are unaware of their social security entitlements, such as being enrolled in SSAE. The above is reiterated in the National Social Security Council's (NSSC) 2021 report, which cites the persistently low rate of awareness among migrant workers regarding the necessity of participation in SSAE. However, enrollment in SSAE is one of the primary actions of the government to acquire social security coverage for IMWs—before going abroad, during time spent overseas, and upon return.

Though work-based social security program participation has picked up a bit, it is still quite low overall. According to a 2022 NSSC study, the non-take-up rate of IMW social security is 67.7 percent, or approximately 6.09 million workers out of a possible benefit pool of 9 million. It implies that nearly two-thirds of IMWs who are eligible for benefits are unregistered or not part of the employment-based social security system.

A 2024 study by Universitas Gadjah Mada's Center for Population and Policy Studies in Ponorogo Regency, where it interviewed 180 IMWs, prospective IMWs, and returnees, also reflected low participation rates in similar terms. Specifically, 72.2 percent of the respondents were not covered under the Work Accident Insurance (WAI) scheme, and 87.2 percent were not covered under the Death Insurance (DI) plan. One of the most significant causes of poor participation is a mismatch between government legislated social protection programs and IMWs' knowledge of their entitlements. Due to inadequate pre-departure outreach and limited access to information during overseas work, the majority of IMWs are not aware of the social protection they are entitled to. Consequently, fundamental entitlements, such as job injury compensation and old-age benefits are usually misused.

From the lens of transformative social protection, the study finds that most

government initiatives focus on protective functions—such as death or accident insurance—while promotive and transformative dimensions remain underdeveloped. For example, pre-departure training is often generic and fails to empower IMWs with legal literacy or negotiation skills, which are essential for rights-based migration.

Qualitative interviews reinforce these findings. A representative from a local Social Security Agency (SSA) office admitted: "Our pre-departure modules are outdated and not tailored to real migrant worker experiences". One returnee from Malaysia noted, "When I got injured at work, I didn't know I was supposed to claim anything from SSA. No one told me back in Indonesia."

In focus group discussions, NGOs highlighted structural exclusion: "Women in domestic work are the most vulnerable. They are often placed through informal channels, and once abroad, they have no idea what their rights are".

The Social Risk Management framework helps contextualize the low participation in social protection as a symptom of broader labor market vulnerabilities. IMWs often migrate as a strategy to escape local economic hardship, yet pre-departure mechanisms to manage those risks—such as insurance or savings—are poorly implemented.

According to BP2MI study (2023), only 40 percent of IMWs think that pre-departure training had educated them on their rights, for instance, how to register with SSAE. Secondly, from IMW interviews, it was gathered that the majority of IMWs thought that what was given was too generic in nature and was not specifically based on their own needs. This implies that the content and format of pre-departure socialization courses have not been properly aligned to suit the different characteristics and functional needs of migrant workers.

The analysis of national policies through Esping-Andersen's welfare regime theory highlights that Indonesia's approach

to social protection remains anchored in a productivist model. This is evident in the design of SSAE, which prioritizes workers in formal sectors and excludes many informal or undocumented IMWs. Survey findings reveal that 67.7 percent of IMWs do not participate in social protection schemes—a pattern consistent with stratified welfare access.

### Impacts of Limited Socialization and Information Access

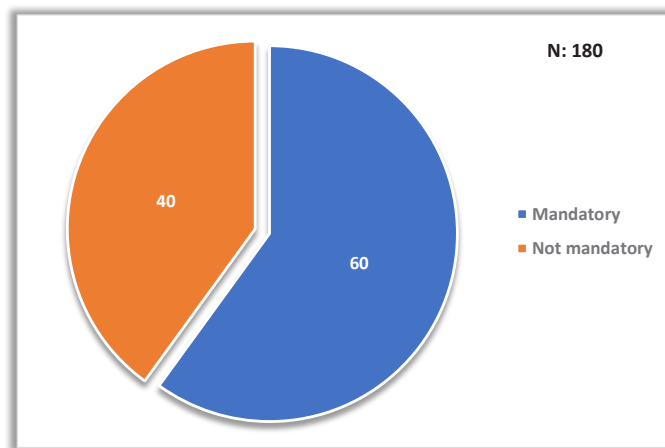
Indonesian Migrant Workers lack low social security awareness, directly affecting their access to payment, particularly in situations of emergency, such as industrial accidents or death. This is aggravated by the circumstance that the majority of IMWs work in the informal sector of receiving countries where labor rights are not monitored or enforced at all or at least very infrequently.

Therefore, it is necessary to strengthen outreach and awareness efforts

using digital technologies and community-based initiatives to reach PMIs in their home communities. IMWs who are made aware of their rights before departure will be better placed to handle workplace risks and will be able to access the social protection benefits to which they are entitled. This is a prevalent tactic, seconded by international Labor Organization (ILO) for increasing migrant workers' level of knowledge on social rights.

Another obstacle to the provision of social protection is limited access to host country social and health care. This case shows how inadequate outreach and information—before departure and during IMWs' periods abroad—are central to the problem.

According to the 2024 CPPS UGM Ponorogo survey, the biggest percentage of IMWs (40.4 percent of 180 respondents) did not receive any socialization connected with SSAE. It suggests that information on SSAE have not been conveyed to prospective or current IMWs effectively.



**Figure 1. Outreach on SSAE to IMW Respondents**

Source: CPPS-UGM Survey Data, 2024

Insufficient socialization has left the majority of IMWs lacking knowledge on social and healthcare centers available in host countries. A survey by BP2MI (2023) showed that just 40.0 percent of IMWs reported being adequately educated about health and social services through pre-

departure training. This is added to by the fact that the Indonesian government is unable to collaborate with destination country authorities to allow for ease of IMW access to services.

Human security perspectives shed light on the intangible aspects of the

vulnerability that IMWs encounter. Qualitative interviews revealed fear, legal confusion, and isolation among IMWs, particularly among domestic workers. Only 20.0 percent reported having access to legal services abroad (Migrant Care, 2022). Labor attaché interviews exposed bureaucratic constraints: "We handle too many cases with very few staff. There is no clear budget line for proactive support. We mostly respond to complaints". Another interview from a migrant family support group shared: "My daughter worked in Hong Kong for five years. She had an accident and was repatriated, but no one helped us process her claims. We were left to figure it out ourselves". These findings underscore the need for protection policies which go beyond economic tools and include psychosocial and legal support.

This information and outreach gap has an immediate impact on the welfare of IMWs, particularly when they fall victim to occupational diseases, injuries, or other issues requiring social intervention. It also imposes a high level of reliance on labor agencies or employers, which might not be forthcoming in offering clear information about the rights of workers.

To address this issue, the government must expand its digital reach and increase control over recruitment agencies to ensure responsibility in disseminating information to PMIs. Besides that, cooperative efforts with destination nations must focus on providing simple and easy-to-access information to PMIs regarding social and health care services they are eligible to receive. These changes will ensure that IMWs have greater access to the protection they deserve to obtain information.

### **Social Protection for IMWs in Destination Countries**

IMWs in locations such as Hong Kong and Taiwan enjoy access to social protection

programs provided by their respective governments. In Hong Kong, for example, IMWs fall within the Mandatory Provident Fund (MPF) scheme, which provides retirement savings and health insurance cover. MPF is a compulsory pension scheme which covers all workers, including migrants. In this scheme, companies are required to pay 5.0 percent of their employees' salaries into the MPF account and also their employees have to pay the same percentage. The accumulated cash can be deposited in anticipation of the future or can be withdrawn when the contract work is completed. In addition, migrant domestic workers in Hong Kong must be provided with employer-sponsored health insurance which includes medical treatment, hospitalization, and repatriation fees in the event of serious illness.

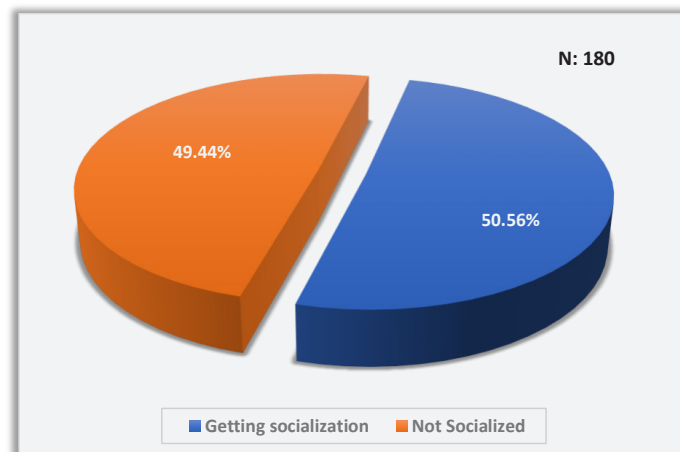
In Taiwan, IMWs are required to enroll in the National Health Insurance (NHI) scheme, which is a universal health insurance scheme covering migrant workers too. Under this scheme, employers are required to enroll IMWs into NHI, thus making them eligible to claim health benefits like periodic medical check-ups and treatment for chronic diseases. Employers, employees, and the government contribute to the scheme. Moreover, IMWs in Taiwan are also entitled to occupational injury insurance, which covers medical costs and compensation in the event of work accidents.

The establishment of schemes like MPF in Hong Kong and NHI in Taiwan demonstrates how far-reaching bilateral collaboration can improve access to social and healthcare services among IMWs. However, these circumstances have caused some IMWs to be hesitant to register under SSAE, viewing it as unnecessary because they are already insured by their host countries. Because of this, SSAE is usually viewed as an additional administrative burden with less advantage.

The responsibilities of employers in providing social security for migrant workers

must also be increased. All businesses or enterprises which hire PMIs must be forced to enroll their workers in social protection programs. According to a 2024 CPPS UGM survey in Ponorogo, 60.0 percent of

businesses required SSAE registration for IMWs. However, 40.0 percent, or nearly half of the employers in the sample, failed to meet this requirement.



**Figure 2. Employer/Company Obligations in Providing Social Security for IMWs**

Source: CPPS-UGM Survey Data, 2024

The Social Risk Management framework helps contextualize the low participation in social protection as a symptom of broader labor market vulnerabilities. IMWs often migrate as a strategy to escape local economic hardship, yet pre-departure mechanisms to manage those risks—such as insurance or savings—are poorly implemented. Only 40.0 percent of respondents found the training relevant to their needs, suggesting that SRM principles are not fully institutionalized.

Therefore, more intensive pre-departure outreach has to be pursued in order to make IMWs aware of the benefits of SSEA and country of origin protection significance—particularly in the work accident insurance and old-age security programs. Partnerships with employers and employment agencies have to be built by the government in order to encourage IMW enrollment under SSAE. In certain instances, destination country employers, such as Hong Kong and Malaysia (particularly plantation and construction industries), have also actively helped IMWs

with payment and registration of SSA contributions.

Through these different approaches, social protection for IMWs is to be significantly improved by national schemes as well as international cooperation, providing maximum well-being of migrant workers during their foreign employment. From a social policy perspective, the implementation of Law No. 18/2017 and Ministerial Regulation No. 4/2023 illustrates a formal attempt to extend institutional protection to PMIs as a vulnerable labor group. These policies define the entitlement structure that underpins SSEA, aiming to provide Work Accident Insurance (WAI), Death Insurance (DI), and Old Age Security (OAS). Yet, as emphasized in transformative social protection theory (Devereux & Sabates-Wheeler, 2004), effective protection also requires promotive and transformative elements, including legal access, healthcare, and empowerment.

While from the lens of transformative social protection, the study finds that most government initiatives focus on protective

functions—such as death or accident insurance—while promotive and transformative dimensions remain underdeveloped. For example, pre-departure training is often generic and fails to empower IMWs with legal literacy or negotiation skills, which are essential for rights-based migration.

These statutory protections reflect the Indonesian government's policy commitment to integrating migrant workers into the national social protection system. However, practical limitations in governance, coordination, and transnational service delivery undermine this commitment. Although IMWs are entitled to receive health and legal assistance in host countries, the fragmented institutional arrangements—both domestically and abroad—hinder consistent access. Survivors of abuse or contract violations may seek legal recourse through Indonesian embassies or BP2MI, yet bureaucratic hurdles and insufficient diplomatic resources limit these pathways.

In countries, such as Japan and Hong Kong, IMWs often receive health insurance through bilateral mechanisms. While these arrangements represent progress toward cross-border protection, they remain ad hoc and lack formal integration into Indonesia's national social policy architecture. The absence of policy harmonization between origin and destination countries reveals a critical gap in public policy implementation and limits the realization of comprehensive welfare protection for IMWs.

## **Conclusion**

Although SSAE is a promising tool for social protection, implementation remains inconsistent. Many IMWs are excluded from coverage due to information asymmetry, administrative hurdles, and insufficient stakeholder coordination. The state must fulfill its obligation to guarantee social rights for all citizens, regardless of their migration status.

Social protection for Indonesian migrant workers is still beset by multifaceted challenges, particularly in terms of outreach, cross-border coordination, and monitoring mechanisms in destination countries. The majority of PMIs do not know their rights, particularly those related to SSAE, because of inadequate information and access to services needed.

Bilateral agreements with other nations, like Hong Kong and Japan, have helped improve the social protection of IMWs. However, collaboration with Middle East nations must be improved to make protection mechanisms more effective and compatible with international standards.

The Social Protection Floor idea emphasizes universal coverage of social protection as a key factor in addressing the social risks that face the labor force. Unfortunately, the implementation of this principle in Indonesia is still faced with a multitude of issues despite the existence of laws such as Law No. 18/2017 and Ministerial Regulation No. 4/2023. Because these policies are poorly implemented, the majority of IMWs are not given the full protection that they are entitled to by law.

This study determined that a more extensive and needs-based pre-departure training session can enable PMIs to better understand their rights and obligations. Tailor-made approaches which are attuned to the realities and concerns of migrant workers can improve the overall effectiveness of social protection programs and equip IMWs to access their benefits more effectively while working overseas.

To ensure the successful implementation of social protection policies for IMWs, there must be greater collaboration between the government, labor recruitment agencies, and host nations. Furthermore, stricter monitoring and harmonization of global regulations are essential factors in strengthening IMW protection and promotion of their welfare while working overseas.



The novelty of this study lies in bridging the gap between universal principles of social protection and the lived realities of Indonesian migrant workers. By integrating the Social Protection Floor framework with a needs-based and participatory perspective, this research not only advances academic debates on how global norms can be localized within fragmented migration governance systems, but also provides actionable insights for policy implementation. The emphasis on tailor-made pre-departure training, digital service delivery, and strengthened bilateral cooperation moves beyond abstract policy commitments toward practical solutions. In doing so, this study contributes both theoretically—by reframing social protection through a worker-centered lens—and practically—by offering pathways to make Indonesian migrant worker protection more inclusive, effective, and globally compatible.

This article offers many strategic strategies to increase social protection for Indonesian migrant workers:

1. **Enhanced Outreach and Awareness:**  
The government should increase outreach efforts for IMW rights through digital media, thorough pre-departure training programs, and awareness campaigns in migrants' home communities. Furthermore, outreach should target IMWs who are currently working abroad, since they frequently face limited access to information, notably on SSAE.
2. **Strengthening Bilateral and Multilateral Cooperation:**  
Bilateral agreements with destination countries should include wider social protection provisions like coverage for health insurance and strong dispute resolution mechanisms. It is critical to engage international actors like the ILO and ASEAN to seek regulation coherence in the context of migrant workers' protection.

3. **Digitalization of Services:**  
There is a compelling need to establish user-friendly and accessible digital platforms for IMWs, allowing them to register, monitor, and collect social security benefits independently and quickly.
4. **Monitoring and Law Enforcement:**  
The government must tighten oversight of labor recruitment companies and employers to ensure compliance with international norms and prevent violations of IMW rights.
5. **Reintegration and Economic Empowerment:**  
Entrepreneurship training, micro-finance access, and psychosocial assistance should all be included in reintegration programs for returning IMWs. These projects attempt to harness IMWs' talents and experiences obtained while overseas, eventually increasing their long-term economic and social well-being.

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