

Death by a Thousand Cuts: Double Burden and Subordination of Female Ride-Hailing Drivers towards Social Security Services

Maut karena Seribu Luka: Beban Ganda dan Subordinasi Pengemudi Transportasi Online Perempuan terhadap Layanan Jaminan Sosial

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Abstract

Ride-hailing platforms have mushroomed ever since the digitalization and technology development occurred in Indonesia. This could absorb most of the workforce, one of which is the ride-hailing drivers. Nevertheless, the informality of ride-hailing drivers has put them in a vulnerable position, especially for female drivers. This study aims to reveal the regulatory loopholes of gig workers, not to mention the ride-hailing drivers, subordination and vulnerabilities towards female ride-hailing drivers in Indonesia, as well as the urgency and best practice of social security that should be provided for female ride-hailing drivers. The research method utilized in this study is Participatory Narrative Inquiry (PNI) by gathering personal stories of the research subject, female ride-hailing drivers, through in-depth interviews. This study found several critical issues: (i) regulatory loopholes that emerge under the partnership scheme, leaving no obligatory for the ride-hailing platforms to provide social security services; (ii) female ride-hailing drivers in Indonesia experienced subordination and vulnerabilities, including gender stereotyping, sexual harassment, double burden between care work and paid work, as well as the absence of employment basic rights and access to social security services; (iii) providing and expanding National Health Insurance (JKN) to childcare and elderly care, as well as Employment Insurance (JKK, JKM, JHT, and pension insurance/JP) may lighten up the burden of female ride-hailing drivers.

Keywords

Female Ride-Hailing Drivers; Social Security; Subordination; Double Burden

Abstrak

Platform ojek online telah menjamur sejak hadirnya digitalisasi dan perkembangan teknologi yang terjadi di Indonesia. Hal ini mampu menyerap sebagian besar tenaga kerja, salah satunya adalah pengemudi ojek online. Meski begitu, status informalitas yang dimiliki oleh pengemudi ojek online menimbulkan kerentanan, utamanya bagi pengemudi perempuan. Penelitian ini bertujuan untuk menunjukkan kekosongan regulasi dalam pekerja gig, termasuk pengemudi ojek online, subordinasi dan kerentanan yang dialami oleh pengemudi perempuan di Indonesia, serta urgensi dan praktik baik dari jaminan sosial yang wajib diberikan kepada pengemudi perempuan. Penelitian ini menggunakan metode naratif partisipatif dengan mengumpulkan cerita personal dari subyek penelitian, yaitu pengemudi perempuan, melalui wawancara secara mendalam. Penelitian ini menunjukkan beberapa temuan kritis, yaitu: (i) kekosongan regulasi yang muncul dalam skema kemitraan menyebabkan platform penyedia layanan abai dalam menyediakan jaminan sosial bagi pengemudi; (ii) pengemudi perempuan di Indonesia mengalami subordinasi dan kerentanan, termasuk stereotip gender, pelecehan seksual, beban ganda antara urusan rumah tangga dan urusan publik, serta ketiadaan hak-hak dasar pekerja dan ketiadaan penyediaan jaminan sosial; (iii) penyediaan dan ekstensi terhadap Jaminan Kesehatan Nasional (JKN) hingga pada layanan pengasuhan anak dan lansia, serta jaminan ketenagakerjaan (JKK, JKM, JHT, dan jaminan Pensiun/JP) mampu mengurangi beban yang diderita oleh pengemudi perempuan.

Kata Kunci

Pengemudi Ojek Online Perempuan; Jaminan Sosial; Subordinasi; Beban Ganda

1. Introduction

Indonesia's population continues to grow strongly, and possesses the fourth most populous country in the world ([International Monetary Fund, n.d.](#)). Demographic transition will become a prominent phenomenon in several countries, characterised by the higher rise in a productive-age population ranging from 15-64 compared to people under 15 and over 64 ([Badan Pusat Statistik, 2022](#)). According to the 2020 Population Census, the working-age population in Indonesia peaked at 69,28% ([Badan Pusat Statistik, 2020](#)). In this regard, Indonesia is highly dominated by the workforce in the informal sector, amounting to 60,12% in February 2023, an increase of 0,5% compared to informal workers in February 2021 ([Badan Pusat Statistik, 2023](#)).

Working in the informal sector is subjected to irregular income, unsafe and unhealthy working conditions, long working hours, as well as low levels of skills and productivity, which may weigh informal workers to underpin non-productive populations. Aside from that, several of these informal workers are also gig economy workers. According to the National Labor and Employment Survey (Sakernas), approximately 430.000 to 2,3 million people are gig workers, or 0,3 to 1,7% of the workforce ([Izzati, 2023](#); [Permana et al., 2023](#)). Gig work is a form of informal work which can be understood as short-term task-based work often facilitated by digital platforms ([Askar et al., 2023](#); [Hunt et al., 2019](#)). Unlike the formal sector, gig workers are commonly independent contractors who are paid according to the number of 'gigs' or projects completed. Gig work can be acknowledged by crowd work and on-demand application-based work ([Ghosh et al., 2021](#)).

Gig work has been proliferating as a consequence of digitalization and technology development in Indonesia. Online labour platforms, such as Gojek, Grab, Maxim, and InDrive, have mushroomed in Indonesia and absorbed most of the workforce, mainly as drivers. Nevertheless, gig drivers on ride-hailing platforms in Indonesia tend to be marginalized due to the absence of recognition under national law. Ride-hailing drivers are often classified as independent contractors or in 'partnership' work relations instead of regular employees.

Female ride-hailing drivers face a huge challenge compared to their male counterparts. Female ride-hailing

drivers should juggle between unpaid care and paid work parallelly since unpaid care and domestic work are strongly gendered. Female gig drivers carry dual roles as family breadwinners and household responsibilities. The flexibility of gig work on ride-hailing platforms, which often leads to exploitation and long working hours, exacerbates the vulnerabilities of female ride-hailing drivers ([Hunt et al., 2019](#)). Many workers described childcare as a colossal challenge while balancing economic opportunity and social well-being ([Hunt et al., 2019](#)).

Echoing the gig worker phenomenon, International Labor Organizations released data globally that informal employment is a greater source of employment for men (63%) than for women (58%) ([International Labor Organizations, 2018](#)). This aligns with the reality that male drivers dominate gig workers in ride-hailing platforms. In 2017, a study from PRAKARSA (Centre for Welfare Studies) found that the number of men as ride-hailing drivers in urban areas was around 93%, while their female counterparts only accounted for 7%, with a total population of 213 respondents in Jakarta and Surabaya ([PRAKARSA, 2017](#)). In 2023, the number of men as gig drivers accounted for 96,9%, and female ride-hailing drivers amounted to 3,1%, totalling 225 respondents in Jabodetabek ([IDEAS, 2023](#)). Notwithstanding the small number of female gig drivers, the drawbacks they experience are not trivial and should be the priority in discussing effective policies to tackle the issue.

Previous research has dived deeper into several aspects of gig workers, though not all specifically examining gig drivers on ride-hailing platforms. A study from PRAKARSA explained consumers' perceptions in Jakarta and Surabaya and highlighted the connection between ride-hailing services development and employment challenges in Indonesia ([PRAKARSA, 2017](#)). The latest research highlighted the loopholes in national regulation towards partnership work-relation and the role of government in tackling this issue in Indonesia ([Wulansari et al., 2024](#)). Another research identified fair work using five principles: fair pay, fair conditions, fair contracts, fair management, as well as fair representation ([IDEAS, 2023](#); [Putri et al., 2023](#)). Other research also emphasized the typology and the platforms

of the gig economy and identified the distribution of gig workers at each district level in Indonesia (Permana et al., 2023). In terms of gender and female gig workers, several studies have brought out the hurdles experienced by female gig workers and analyzed the terms and policies for gig economy platforms in India (Ghosh et al., 2021), Malaysia (Fauzi et al., 2022), as well as Kenya and South Africa (Hunt et al., 2019). However, there is still little attention to the obstacles female gig drivers face on ride-hailing platforms in Indonesia. Furthermore, the previous study only highlights the number of gig drivers' ownership of social security, barely explaining the regulatory loopholes and the urgency of social security to protect ride-hailing drivers, predominantly female drivers.

According to the background previously mentioned, this research will examine the regulatory loopholes of partner/independent contractor status that lead to the absence of social security for ride-hailing drivers as well as vulnerabilities and subordination of female ride-hailing drivers in Indonesia. Aside from that, this research will delve deeper into social security for ride-hailing drivers and the best practices, predominantly for female ride-hailing drivers.

2. Methods

This study incorporated Participatory Narrative Inquiry (PNI) as the research method, which gathers stories of personal experiences of the subject (Zucchini et al., 2022). PNI is stamped by storytelling and narrative analysis (Zucchini et al., 2022). A story can be defined as a narrative or point of view by the storytellers about events, emotions, and perspectives. Thus, a story is such a powerful tool to analyze due to its rich source of information and display people's perspectives, thoughts, and viewpoints. PNI combines participatory and narrative evaluation methods (Zucchini et al., 2022). It is a narrative method because participants are asked to narrate a meaningful life experience. PNI is included as a participatory method because participants are not only involved in the data collection or storytelling process but also interpretation and analysis stages of the stories due to the power relation that may appear between researchers as the knowledge holder and the research subject impacted by the study (Colla & Kurtz, 2024).

There are five phases in conducting research by utilizing PNI, such as planning, storytelling, catalysis, sense-making, and participatory assessment (Colla & Kurtz, 2024; Zucchini et al., 2022). During the planning phase, the study preparation would be conducted, including deciding the type of informants, questionnaire, survey, and interview questions. In the storytelling phase, data will be collected by gathering stories from selected participants. In the catalysis phase, the stories and data gathered would be analysed to discover trends and patterns. After that, the sense-making phase would be conducted by associating insights into the objective of the study and constructing hypothesis. The last step, participatory assessment, is conducted by discussing the hypothesis thoroughly with project participants.

In this study, the storytellers or subjects of the study would be concentrated on the experience of female ride-hailing drivers in capturing their vulnerabilities and marginalization over social security as Non-Wage Recipient Workers (PBPU). The data collection technique or storytelling process was conducted through in-depth interviews with selected informant of a female ride-hailing driver with children with disabilities. To support the argument quantitatively, this study will utilize survey data from research conducted by PRAKARSA in 2017 on ride-hailing drivers in Jakarta and Surabaya. The quantitative data would also be gathered through secondary data from previous studies. In order to examine the regulatory gap and social security of female ride-hailing drivers, this research will be conducted through exploratory studies by analyzing existing statutes in Indonesia, not to mention the best practices in another country. Secondary data, including government regulation, previous studies, policy papers, and news articles, will be gathered to support the explanation.

Though PNI consists of five phases, due to the time limitation in arranging the research, this study only carries out the phases until sense-making, without wholly operating the participatory assessment process. Thus, knowledge asymmetry regarding this study between researchers and participants may still emerge. On the other hand, the primary data gathered in this study is small-scale, thus generalization of the research

result could not be incorporated. Moreover, the regulatory loopholes in Indonesia towards the “partner” status led to nonobligatory providing social security services for informal workers. Hence, this will create difficulties in suggesting the extension of social security services provided by the government to tackle the issues faced by female ride-hailing drivers.

3. Results and Discussion

3.1. Regulatory Loopholes on Gig Workers

Partnership Scheme: Unrecognized Relationship

Based on the Omnibus Law on Job Creation Law No. 6 Year 2023, the term “employment partnerships” was absent from the national regulation. Even though the ride-hailing drivers in Indonesia employ the partnerships scheme applied by the ride-hailing platforms. Thus, this section will highlight the bareness of gig workers’ regulations and policies in Indonesia, not to mention female ride-hailing drivers.

The Indonesian Ministry of Transportation has tried to ensure fair competition amongst the ride-hailing platforms by setting up a minimum per-kilometre fare according to the operational region, such as Java, Bali, Sumatra, under the issuance of Regulation No. 12 Year 2019 (Permenhub). However, the ride-hailing platforms referred to themselves as technology corporations, not transportation companies. Hence, the regulation under the Ministry of Transportation could not be applied to fulfil the employment rights of ride-hailing drivers.

The Indonesian Ministry of Manpower barely has the mandate to ensure social security for gig workers because employment “partnerships” are undefined in national law (Undang-Undang Nomor 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang, 2023). Further, the Indonesian platform classifies ride-hailing drivers as independent contractors rather than regular employees (fixed-term employment agreement/PKWT or indefinite-term employment agreement/PKWT). Partnership agreements enforced by ride-hailing platforms mean that drivers and their families must muddle through the risks arising from the jobs on their own.

Based on PRAKARSA’s research, there was a trend shifting jobs from the formal sector to the informal sector or gig work in this article. The study found that 173 of 176 ride-hailing driver as respondents answer become a ride-hailing driver was a new job for them. We found that around 82,09% of the respondents shifted to become ride-hailing drivers from their previous jobs; these are 63,58% staff/labour and 18,50% traders. During the blooming season of the ride-hailing platforms in Indonesia, the drivers thought that becoming ride-hailing drivers could give them several advantages. For instance, time flexibility, an opportunity to have additional income, a higher bonus from the platforms, and still being able to do side hustle (PRAKARSA, 2017).

Align with PRAKARSA research, the survey on ride-hailing drivers by IDEAS in 2023 identified the majority of drivers who completed senior/vocational high school as their educational background. However, the impact of educational background is adequate with expertise or skills in doing jobs. The insufficient skills and ability to find alternative jobs in the labour market caused ride-hailing drivers to be vulnerable to shocks, such as experienced unemployed and underemployed, because they are willing to take jobs with low income, which keeps them in poverty. This study explains that the older ride-hailing drivers align with their working period, which is an early indication that ride-hailing drivers have transformed into permanent jobs for the urban workforce (IDEAS, 2023).

Furthermore, Law No. 40 Year 2004 concerning the National Social Security System defines social security as social protection to ensure that everyone can fulfil their basic needs for a decent life (Undang-Undang Nomor 40 Tahun 2004 tentang Sistem Jaminan Sosial Nasional, 2004). This regulation also defined workers as everyone doing a job that accepts income or wages. Despite the definition, employers are considered as people, entrepreneurs, corporations, or other institutions that employ workers or state administrators who employ federal staff and pay salaries, wages, or other forms of compensation. Hence, the “partnerships” scheme on ride-hailing platforms does not consider drivers as workers, which means they do not have legal protections. On the other hand, social security law has mandated that

Table 1. Three major trends in gig worker social protection regulations based on country

| Designation as Employees | Piecemeal Policies | New Employment Category |
|--------------------------|---|---|
| Australia | Indonesia (Independent contractors/partner) | Canada (Dependent contractor) |
| Germany | Thailand | China (Formal labour relations) |
| Netherlands | India | United Kingdom (Worker) |
| Spain | Philippines (Independent contractors) | Ireland (False self-employed & fully dependent self-employed) |
| Switzerland | New Zealand (Independent contractors) | Italy (Para-subordinate worker) |
| Uruguay | Belgium (Independent contractors) | Denmark |
| California | Finland (Independent contractors) | |
| | Malaysia (e-hailing gig workers) | |

Source: Goh & Omar (2021) analysed by the researcher.

employers must protect everyone. Regarding this policy, ride-hailing drivers already meet the requirements to become workers. Consequently, ride-hailing drivers have the right to obtain social protection from platforms.

The state has realised this kind of counterproductive regulation. The state also creates conditions by avoiding its responsibility to accomplish social protection for gig workers, specifically ride-hailing drivers. The government recognised that the number of informal workers is increasing compared to the formal sector in Indonesia, as evidenced by the data from the explanation on the general sub-section in Job Creation Law (Law No. 6 Year 2023) (Komisi Nasional Hak Asasi Manusia, 2021). At the same time, the government prioritises creating and increasing employment opportunities in informal sectors. However, this priority is not accompanied by creating a protection mechanism for vulnerable workers with equal and equity working relationships.

The employment security regulations in the Labor Creation Law and the implementation regulations also exclude gig workers' right to have social security programs like work accident insurance, old-age insurance, death insurance, and pension insurance (Komisi Nasional Hak Asasi Manusia, 2021). In addition, Law Number 24 of 2011 concerning the Social Health Insurance Administration Body (BPJS Kesehatan) defines a member of BPJS Kesehatan as everyone or a foreigner employed in Indonesia for at least 6 months and pays the contribution to BPJS Kesehatan

(Undang-Undang Nomor 24 Tahun 2011 tentang Badan Penyelenggara Jaminan Sosial, 2011: 24). This regulation disadvantages ride-hailing drivers due to their "partnerships" contract.

Since 2021, countries around the world have been grappling with how to provide gig workers with social protection. There are three distinct approaches or trends in how countries are focused on gig workers' social protection coverage: (i) designation as employees, (ii) status quo with piecemeal policies, and (iii) development of a new employment category (Goh & Omar, 2021). Table 1 classifies these trends based on countries.

Firstly, several regulations or policies in several countries have classified gig workers as employees to afford employee-level benefits and protections. The classification as employees came about mostly via court rulings. Further, the key factor across these relevant court rulings about gig workers is the judges' assessment of employment status based on existing employment tests or indicators (Goh & Omar, 2021). For instance, the workers assessed had low job autonomy due to limited ability to bargain fair pay, fair contracts, and work location. The second trend is that countries within the grouping continued to keep silent on the employment status of gig workers, labelled these workers as independent contractors by default, and embarked on piecemeal efforts (Goh & Omar, 2021). Nevertheless, given the significant presence of informal employment in these countries, the challenges include the high risks of misclassifying gig workers and potentially extreme loss to

ride-hailing drivers, platforms, and consumers. Most of these countries are taking a cautious wait-and-see approach rather than offering legal statutes for ride-hailing drivers. Last, the third trend concerns the new employment category for gig workers. This concept used the term from Canadian law professor Harry Arthurs, 'dependent contractor' explains those who are economically dependent on platforms, controlled by the platforms, and yet possess some level of job autonomy (Goh & Omar, 2021). Adding a third work category appears to have started nudging gig worker's platforms to provide more protections for ride-hailing workers trapped in lower-wage workers. However, this option appears as a much more promising policy option in maintaining fair pay, fair conditions, fair contracts, fair management, and fair representation for ride-hailing drivers, platforms, and the government (Center for Digital Society, 2021a).

3.2. Vulnerabilities and Subordination of Female Ride-Hailing Drivers in Indonesia: A Never-Ending Saga

Female gig drivers in the ride-hailing platforms often experience subordination, a patriarchal society that often looks at females as the 'second sex' or considers females in a lower hierarchical position compared to their male counterparts, not only in the domestic sphere but also in work-related matters (Wael, 2016). Align with this study, we found four critical vulnerabilities and subordination that female ride-hailing drivers often face: (i) gender stereotypes towards the driving abilities of female ride-hailing drivers; (ii) sexual harassment from the customers and fellow male ride-hailing drivers; (iii) the double burden carried by female ride-hailing drivers, who often shoulder the majority of household affairs and family breadwinner; and (iv) the absence of basic rights, such as menstrual, maternal, as well as pregnancy leave, and the lack of social security owned by female ride-hailing drivers.

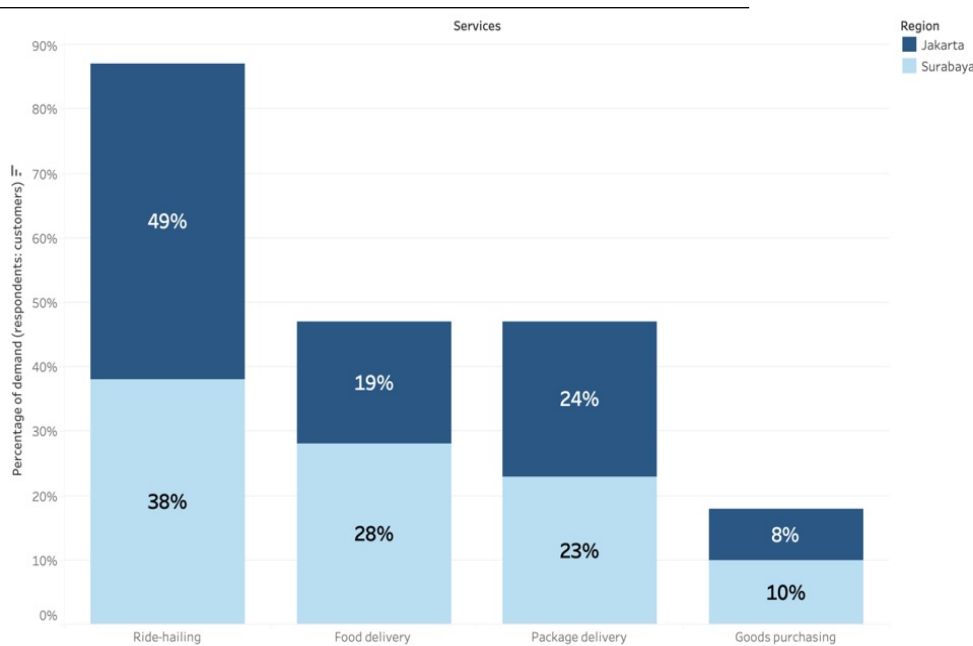
Female ride-hailing drivers often experienced higher cancellation rates, frequently by male customers. The cancellation rate of female ride-hailing drivers reached 2,7% higher compared to their male counterparts (Setyowati, 2018). This is mainly caused by the gender stereotypes of female ride-hailing drivers, which underestimated their driving abilities and were

considered weak physically. Because of their gender, male customers often feel uncomfortable, leading to the frequent cancellation of the orders after finding out that the driver is female. However, the cancellation due to the drivers' gender is not incorporated on the platforms. Thus, oftentimes, the option of "the driver is too far away" is chosen to cancel female ride-hailing drivers, which also has the least impact on their performance (Center for Digital Society, 2021b).

The ride-hailing platforms and policymakers in Indonesia are fully aware of the circumstances. Yet, the solutions offered are likely to justify the stereotype of female ride-hailing drivers' incapability. However, the designed policy to tackle this problem is as simple as providing female ride-hailing drivers with a course and a safe riding module, tends to ignore the central issues (Setyowati, 2018). Unfortunately, the aggravated designed policy is also caused by the absence of gender-segregated data provided by the ride-hailing platforms. Aside from those solutions, pairing female ride-hailing drivers with female passengers could also be the best option for tackling the issue. Our survey revealed that female passengers in Jakarta and Surabaya are enormous rather than their male counterparts, reaching 69,3% (PRAKARSA, 2017). Thus, pairing same-sex drivers and passengers would benefit female ride-hailing drivers instead of only simplifying the core issues.

Most ride-hailing drivers who choose to work in this field are mainly motivated by the flexibility offered, accounting for 24,2% based on our survey in 2017 (PRAKARSA, 2017). However, the flexibility of working hours offered by the platforms is unwittingly like a double-edged sword. On the first edge, flexibility could become an opportunity; on the other edge, flexibility is also a double burden for females. For instance, female ride-hailing drivers need to juggle between two responsibilities: doing care work and paid work. Compared to the male counterparts, when they arrive home after working hours, they do not need to do the care work. Ride-hailing drivers are forced to work for more than eight hours a day in order to fulfill their daily income target. Regarding this, 24% of ride-hailing drivers in Jakarta and Surabaya spent more than 8 hours working, and 34% of them spent a total of 12 hours working in a day (PRAKARSA, 2017). While working

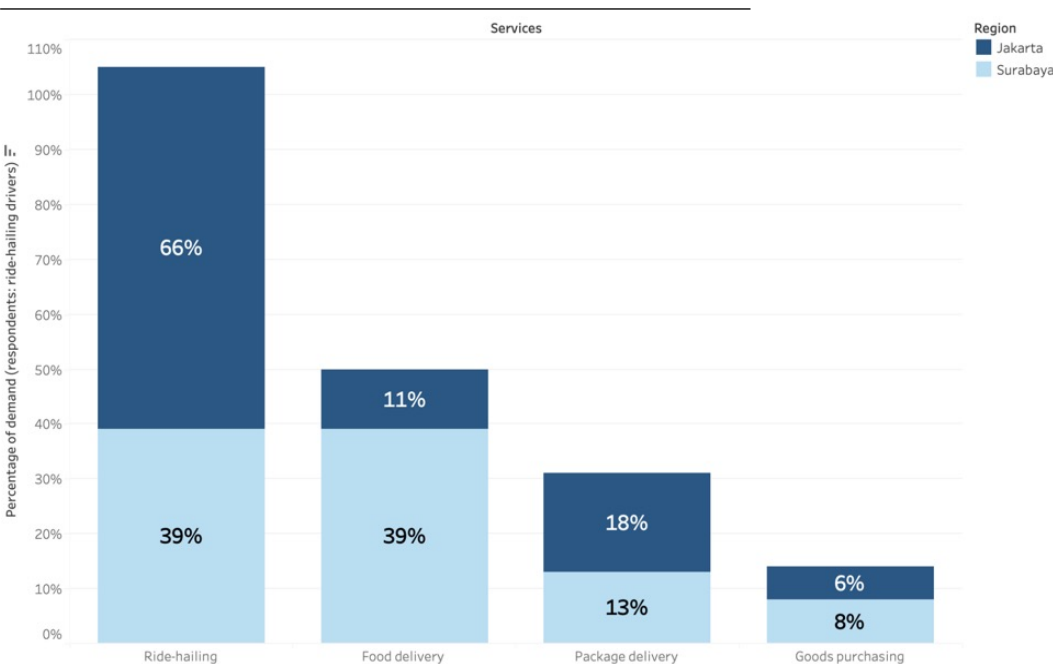
Graph 1. Frequency of demand for each platform's services (respondents: customers)



Sum of Percentage for each Services. Color shows details about Region.

Source: PRAKARSA (2017) visualized by researcher.

Graph 2. Frequency of demand for each platform's services (respondents: customers)



Sum of Percentage for each Services. Color shows details about Region.

Source: PRAKARSA (2017) visualized by researcher.

as female ride-hailing drivers, they also have an obligation to do care work. As a result, the double burden left very little time for female ride-hailing drivers to have a rest.

Generally, females are responsible for household chores in Indonesia even if they are not single parents. Maria, the pseudonym of a single mother who carries the double burden as a sole breadwinner and care work. In

the household, Maria has the responsibility to take care of her elderly parent and three children, two of whom are considered children with disabilities. Maria hustles to work as a ride-hailing driver and sales promoter in a department store to fulfil their needs. Juggling between two different kinds of jobs to support two of Maria's children with disabilities who need special treatment.

“For the therapy fees, I often look for another source of income. Aside from working in a department store, I also work as a female ride-hailing driver or anything else I could do to fulfil my children's therapy and provide neurologist services.”

Maria's first child is around nine years old with speech delay, her second child is around seven years old with moderate Attention Deficit Hyperactivity Disorder (ADHD), and her last child is three years old. Every morning, Maria is responsible for taking her children to school and picking them up after school in the afternoon. During working time, Maria often left their children to her parent at home. Forcing to juggle domestic chores and paid work, Maria sacrificed her leisure time to rest. She only had two to four hours of rest daily.

“Most often, my own needs are not met. I don't get enough rest. I really want to have long sleep hours. I used to only sleep for two to three hours, sometimes only for four hours.”

The absence of childcare support exacerbates the vulnerabilities of female ride-hailing drivers and their children. If female ride-hailing drivers were urged to work in the morning, they could not drive their children to school. Thus, skipping school and leaving their children at home are considered as the better option.

In several cases, female ride-hailing drivers are also prone to sexual harassment by fellow male ride-hailing drivers and male customers (Center for Digital Society, 2021b; Rumengan, 2023). The sexual harassment by their fellow male ride-hailing drivers often occurs under the guise of joking, which is inappropriate to throw at other people. Sexual harassment by customers usually occurs when female ride-hailing drivers are picking up male customers at their destination. During the ride, male customers were sexually harassing female ride-hailing drivers by sitting very close to them or simply

creating discomfort. The unequal power relation between female ride-hailing drivers and the customers puts the drivers in a risk as well. If the customers report any misconduct towards the female ride-hailing drivers, the platform will immediately sanction the drivers. On the contrary, the customers who did the sexual harassment untied with any consequences.

Unfortunately, ride-hailing companies tend to establish short-term solutions to tackle this issue. To avoid sexual harassment, the ride-hailing companies prompted female drivers only to take food and delivery package services (Rumengan, 2023). However, the demand for food and delivery package services is less frequent compared to ride-hailing services. Our research indicated that demand from customers towards ride-hailing services reached 38% in Surabaya and 49% in Jakarta, while package delivery services only accounted for 28% in Surabaya and 19% in Jakarta (Graph 1) (PRAKARSA, 2017). The particular sequence of requested services from the drivers' experience also portrayed a similar result. Ride-hailing services hold the highest frequency of demand, amounting to 39% in Surabaya and 66% in Jakarta, while package delivery services only demanded 13% in Surabaya and 18% in Jakarta (Graph 2) (PRAKARSA, 2017). Hence, restricting female ride-hailing drivers to accept food and package delivery services would limit the average daily income received.

The small amount of ownership of accident and life insurance does not reflect the severity of the risk experienced by ride-hailing drivers, not to mention female drivers. According to the Traffic Corps National Police Republic Indonesia, the total number of traffic crashes in 2022 increased to 137.851 cases, compared to the number of traffic accidents in 2021, 103.645 cases (Setyowati, 2023). Around 70% of traffic cases involved two-wheeled vehicles, including ride-hailing drivers (Setyowati, 2023). Reflecting on the higher risk of crashes that may occur, urges ride-hailing platforms to provide drivers with social security services.

3.3. Social Security for Female Ride-Hailing Drivers in Indonesia: Prolonged Apparent Neglect

Classification of female ride-hailing drivers as independent contractors does not effectively plug the

gap in current employment and social security law, particularly in developing countries like Indonesia, which does not have universal social protection. In addition, this regulatory approach risks having many piecemeal measures, adding more administrative burdens to female ride-hailing drivers and platforms alike (Goh & Omar, 2021). Actually, Indonesia's Law No. 20/2008 on Micro, Small and Medium Business, and Micro Business define clearly a partnership relation as relationships in which the partnering party has an equal position in making decisions; in other words, no one dominates and is dominated (UU Nomor 20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah, 2008). This distinguishes a partnership relationship from a labour-employer working relationship. Moreover, the reality of "partnership" agreements does not have an equal position. Everything about work arrangements and decision-making processes are thorough unilaterally by ride-hailing platforms without considering the female ride-hailing drivers.

While significant numbers of female workforce have entered ride-hailing platforms, this research identifies that they face numerous gender challenges. Despite this, the gig economy has created modern labour markets with great innovations, but they still reproduce the gender inequalities of the traditional economy. However, the Job Creation Law possibly reduce the social security established in the Employment Law, which is not proportional and will drawback female ride-hailing drivers (Komisi Nasional Anti Kekerasan Terhadap Perempuan, 2020). Social security for female ride-hailing drivers can not be in favour if the regulations encourage daily and piece work relationships model.

It is worth noting that female ride-hailing drivers are informal workers whose social security is not guaranteed under the law. While the proportion of female workers in ride-hailing driver and delivery services is relatively small, their absolute numbers are high. With the 'partner' classification, social protection for ride-hailing drivers, minimum wage, holiday entitlement, provision of vehicles, and protective equipment are not mandatory provided by the platforms. Align with this, our study found that 47% of ride-hailing drivers surveyed in Jakarta and Surabaya have no ownership of social security (PRAKARSA, 2017). The social security program

owned by ride-hailing drivers is dominated by health security for 58%, accident insurance accounted for 23%, death insurance for 10%, and old-age security only for 9% (PRAKARSA, 2017).

One of the advantages of becoming a female ride-hailing driver has been identified based on our in-depth interviews with female drivers. From Maria's case, this research shows that flexibility is the main factor influencing female ride-hailing drivers to take these jobs. The promise of time flexibility during work draws females into the workforce but does not always reflect the reality, with many forced to work long hours in order to reach the bonus and get more income from the orders (Center for Digital Society, 2021a). Like Maria, she becomes a ride-hailing driver due to the low wages from her main job as contract staff at a department store.

"To gain additional income to fulfil my family's needs, I usually do additional work like becoming a ride-hailing driver, delivering food, as well as another job that could increase my income every month. Because the wages from the department store are not enough."

Maria's earnings as a ride-hailing driver and food delivery driver helped her family's income increase. Moreover, her profession as a ride-hailing driver enabled her to affiliate with insurance from Health BPJS. Hence, she is aware of protecting her family, specifically her disabled child and her mom, from anticipated and unintended risks.

"I registered as a member of Health BPJS because I need to prepare for my child's treatment. Once, I was using the Health BPJS insurance for my first child, who had convulsions and a fever. I brought her to the hospital, and they said the bed was full. I tried to go to the other hospital, and the answer was there were no doctors. In the other hospital, I reencountered rejections. The last hospital was my final hope because the condition of my daughter is getting worse. After experiencing that situation, I decided to withdraw my participation as a member of Health BPJS."

Female ride-hailing drivers have multiple burdens caused by the patriarchal society, within the risk from their jobs. Regarding that situation, the state's presence was a prominent creation of policy or regulations to pledge women's rights attainments. Deep dive into social

security and employment rights for female ride-hailing drivers. Independent contractors/partner status risk female ride-hailing drivers and delivery losing their rights as workers, including menstrual leave, maternal leave/parental leave, and other benefits related to their “responsibility” to do care work. Even if female ride-hailing drivers want to become members of the employment social security program under BP Jamsostek, they must be joined under the Non-wage Earner groups (PBPU). This employment social security only mandates 2 programs for PBPU: work accident insurance (JKK) and the death insurance program (JKM). There is another program in employment social security, the old-age security (JHT), which is optional for PBPU.

The vulnerable conditions of female ride-hailing drivers are strengthened because they have to do paid work as well as unpaid care work. Maria’s story represents findings from our research that have proven the multiple burdens held by female ride-hailing drivers.

“I managed my wages monthly and tried to give my mom, but she always refused it and gave it to my children. I think my mom was doing that because she had social assistance from society. My number one priority is my children and mom. Recently, my needs were not fulfilled. My rest time was less, if I could wish I had a long rest time. I once slept only 2-4 hours because of the distance to the workplace. Right now, I also rent a house for my family.”

Therefore, social security is essential for female ride-hailing drivers. This will mainly involve expanding existing social security programs such as National Health Insurance (JKN) and Employment Insurance (JKK, JKM, JHT, and pension insurance/JP). JKN is the only government program that allows society to access health services easily. For that reason, enlarging the opportunity through JKN to provide daycare to support the working mom, specifically female ride-hailing drivers matters. Further, daycare could hopefully accommodate children and elderly people for free using JKN scheme. It is also worth noting that the quality of daycare services must be clear and optimally prepared from all aspects. So, there will be no more experiences like Maria’s when using health insurance from the government (Health BPJS).

“After I experienced the usage of Health BPJS, I did not have social security until now.”

“My second child does not get the treatment or therapy again because of the higher cost, time availability, and my health conditions if I only slept over 2-4 hours, my health conditions are getting worse. If I get sick, who will take care of them? so these are the challenges that I face every day. The cost for one therapy session is around 250.000-270.000 IDR/one and a half hours in a private hospital.”

“Even though my children have a disability, they do not get social assistance from the government. I have tried two times to apply for educational social assistance, but the process is very complicated and takes a long time; the administrative requirements are too much, and I did not have time to pursue all the documents because I have to work and do care work.”

The complex conditions in each female ride-hailing driver’s life are extremely diverse. Thus, the government must stand by their side to decrease inequality and support them with policies favouring women’s rights. Despite the ride-hailing platforms, they also have a responsibility to create a fair workspace, equal opportunity, and fair labour agreement. Keeping silent with all the regulations does not support a fair workforce for female ride-hailing drivers, which reflects how terrible ride-hailing platforms are as employers. Even if the ride-hailing platforms easily provide jobs for society, they need to reform their “partnerships” agreements because the disadvantages of this scheme are detrimental to female ride-hailing drivers.

On the other hand, the ride-hailing platforms are gaining much from the “partner” 20% of the fare from every order retrieved by the platforms. The drivers only get 80% of the fare. From the 20% that have taken to the platforms, there is an opportunity to contribute 2% of the fare for contribution as employers to provide employment insurance (BP Jamsostek) for the drivers and 1 % of the fare from the drivers. If the regulations classify ride-hailing drivers as workers. Collaborations among governments, ride-hailing drivers, platforms, and society are highly urgent to decrease the disparity in social security implementation for female ride-hailing drivers. This will create a domino effect on female

workers if the government and ride-hailing platforms neglect them for too long. Hence, the female life expectancy rate continues to increase, and their participation as gig workers steadily rises. The government and private sectors urgently have to provide social security for them to prevent the emergence of elderly women experiencing poverty in the future.

4. Conclusion

Generally speaking, the absence of social security for gig workers in Indonesia multiplies the vulnerability of female ride-hailing drivers. A patriarchal society that looks at females as the 'second sex' consequently places females in a lower hierarchical position and becomes a burden. Female ride-hailing driver experiences four critical vulnerabilities related to their work: (i) gender stereotypes towards their driving abilities; (ii) sexual harassment from the customers and fellow male ride-hailing drivers; (iii) the double burden carried by female ride-hailing drivers, who become household affairs and family breadwinner; and (iv) the absence of basic employment rights, such as menstrual, maternal, as well as pregnancy leave, and the lack of social security to support the female ride-hailing drivers.

Considering the vulnerabilities of female ride-hailing drivers, the Ministry of Manpower needs to stand up for them and develop clear legal bases for gig workers to protect their rights and ensure that the platforms fulfil fair work frameworks. Further, protection through social security is mandatory things to pursue fair work. Moreover, the inclusive principle in the labour market of gig economy sectors should be mainstreamed, specifically due to gig workers blooming in Indonesia. Collaboration between ride-hailing platforms and the government should be the key factor in increasing attention to female ride-hailing rights. The government commitment must be realised by defining the clear status of female ride-hailing workers in Indonesia.

In addition, Indonesia, as one of the emerging and developing countries with a bonus demography, has a large workforce looking for jobs in the labour market. The shifting trend from formal to informal workers that involve the workforce in urban areas, such as female ride-hailing drivers, is critical to care as well. This is due to the domino effect of increased female workers in the gig

economy and the future consequences if the government neglects employment rights and social security because of their independent contractor/"partner" status. When female gig workers become older, they will be exposed to poor conditions because they did not have social security when they were able to work. Indonesia will face female elderly overpopulation and an increase in dependency rates.

Although this research uses participatory narrative inquiry as the method, the depth of the informant's participation and storytelling explains the complexity experienced by female ride-hailing drivers. Intersectionality between the vulnerable factor and the loopholes in regulations reflects the critical point for all the development actors. Nevertheless, as a follow-up to this research, the other study can complement it by using quantitative analysis to prove the generalised complexity of female ride-hailing drivers in Indonesia. Additionally, strengthens the evidence about the domino effect of this neglect on social security.

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