ABSTRAK

Penelitian ini dilatarbelakangi rendahnya partisipasi pekerja sektor informal dalam program jaminan kecelakaan kerja (JKK) dan jaminan kematian (JKM) BPJS Ketenagakerjaan di Kabupaten Banyumas. Fokus kajian penelitian diarahkan pada peran modal sosial yang meliputi kepercayaan, solidaritas, dan jaringan sosial dalam mendorong keterlibatan pekerja informal di kecamatan Ajibarang, seperti tukang parkir, pedagang kaki lima, ojek konvensional, dan buruh harian. Penelitian ini menggunakan metode kualitatif dengan pendekatan studi kasus. Data diambil menggunakan proses observasi dan wawancara yang terdiri dari pekerja informal di pasar ajibarang dan agen perisai selaku perwakilan BPJS Ketenagakerjaan. Hasil penelitian menunjukkan bahwa modal sosial berperan penting dalam meningkatkan kesadaran dan partisipasi pekerja informal, menjadikannya strategi efektif untuk memperluas perlindungan sosial. Modal sosial terbukti menjadi pintu masuk efektif dalam memperluas cakupan perlindungan sosial bagi kelompok pekerja yang sulit dijangkau oleh mekanisme formal. Oleh karena itu, strategi implementasi program perlu memberikan pendekatan berbasis komunitas yang partisipatif dan keberlanjutan.

Kata Kunci: Jaminan Kecelakaan Kerja (JKK), Jaminan Kematian (JKM),Pekerja informal, Modal sosial, Ajibarang

ABSTRAK

This research is motivated by the low participation of informal sector workers in the work accident insurance (JKK) and death insurance (JKM) programs of BPJS Ketenagakerjaan in Banyumas Regency. The focus of the study is directed at the role of social capital, which includes trust, solidarity, and social networks, in encouraging the involvement of informal workers in Ajibarang subdistrict, such as parking attendants, street vendors, conventional motorcycle taxi drivers, and daily laborers. This study uses a qualitative method with a case study approach. Data was collected through observation and interviews with informal workers in Ajibarang market and Perisai agents as representatives of BPJS Ketenagakerjaan. The research results show that social capital plays an important role in increasing awareness and participation of informal workers, making it an effective strategy to expand social protection. Social capital has proven to be an effective entry point in broadening the coverage of social protection for groups of workers who are difficult to reach through formal mechanisms. Therefore, program implementation strategies need to provide a participatory, community-based approach end ensure suistainability.

Keywords: Work Accident Insurance (JKK), Death Benefit Insurance (JKM), Informal workers, Social capital, Ajibarang