

PSYCHOLOGICAL RESILIENCE IN ADDRESSING JOB INSECURITY: THE MANIFESTATION OF SOCIAL SECURITY AMONG VULNERABLE WORKERS

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Abstract

This study aims to examine how psychological resilience influences risk perception and its implications for social security participation among informal sector workers. Using a Systematic Literature Review (SLR) method, 23 peer-reviewed articles from the Scopus database were analyzed to identify thematic patterns and research gaps. The findings indicate that while resilience and risk perception are rarely measured explicitly, both are implicitly reflected in the narratives of vulnerability, job insecurity, and survival strategies employed by informal workers. High resilience in informal workers often fosters an adaptive attitude towards uncertainty, but conversely, it can lower their perception of long-term risks that should ideally be anticipated through social security schemes. These findings suggest that decisions to join or opt out of social security are not only influenced by economic and structural factors but also by complex psychological dynamics. Therefore, future research needs to integrate a multidisciplinary approach to more comprehensively understand participation behavior.

Keywords: *job insecurity, psychological resilience, risk perception, social security, vulnerable workers.*

INTRODUCTION

A nation's quality development hinges on the progress of its citizens. By prioritizing human resource development, the government believes Indonesia can build a strong foundation for future generations. The current administration also focuses on the development of the younger generation, who are expected to be part of realizing the Golden Indonesia 2045 vision. This commitment aims to cultivate high-quality human resources who will become the nation's successors. The Asta Cita mission is reflected in the composition of Prabowo Subianto's ministerial and governmental agency structure. This was affirmed in Presidential Regulation of the Republic of Indonesia (Perpres) Number 139 of 2024 concerning the Arrangement of Duties and Functions of State Ministries of the Red and White Cabinet for the 2024-2029 Period on October 21, 2024. The development of Indonesian Human Resources (HR) is both a process and a goal in Indonesia's national development. Therefore, current development philosophies in Indonesia are heavily influenced by the growing awareness of the nation's unavoidable participation in ongoing global processes. It's hoped this process will bring benefits and accelerate national development.

At the same time, Indonesia also faces the challenge of catching up with other more developed nations. Therefore, building a advanced and independent nation to achieve prosperity requires developing a human- and community-centric development concept. Based on this, to achieve such development goals, the focus of development is placed on the economic sector with high-quality human resources. Improving a nation's capacity and quality through the development of superior human resources is a shared task in creating a strong nation and a prosperous country. Excellent, resilient, and high-quality human resources, both physically and mentally, will positively impact not only the nation's competitiveness and independence but also support national development. In this regard, several aspects must be top priorities in human resource quality development, such as a good and high-quality education system. To achieve this, a comprehensive restructuring of the education system is necessary, particularly concerning educational quality and its relevance to the needs of society and the workforce. The government plays a crucial role in operating an effective and efficient education system that prioritizes technological mastery and equitable distribution across the nation. However, it seems the need for reliable human resources with

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good resilience isn't linear with the current reality. A 2024 study by Kadence International in Indonesia found that 88% of Gen Z respondents admitted to being concerned about their career future and viewed employment as a significant issue.

Meanwhile, as supporting evidence, a similar 2023 study by McKinsey compared different generations' job and career anxieties, revealing that at least Generation Z (Gen Z) experienced a high level of concern, nearly 74%. This broke down into 37% experiencing mild to moderate anxiety, 30% severe anxiety, and 7% very severe anxiety. This research illustrates that the psychological state of Gen Z significantly influences all their activities and decision-making regarding work. It concludes that their job anxiety is inversely proportional to the performance and achievements they deliver for their workplaces.

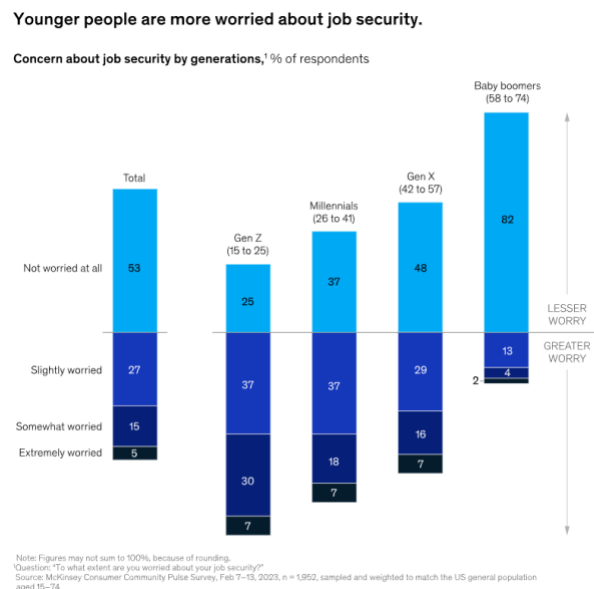


Figure 1: McKesey research on cross-generational job perceptions.
Source: McKensy.com (accessed 5/04/2025)

This condition highlights a disparity between the potential of the younger generation and their mental and emotional preparedness in facing the dynamics of the workforce. This challenge becomes even more complex for informal sector workers, who often do not receive adequate social protection. Based on data from BPS (Agency of Indonesia's Statistics) and BPJS Ketenagakerjaan (Employment Social Security Agency), as of November 2024, the number of informal workers in Indonesia reached 84.2 million people, or approximately 59.2% of the total working population. However, only about 9.5 million, or roughly 9%, are actively registered as participants in employment social security. Furthermore, even among the total vulnerable workers in decile 1 (9.24 million people), only 3% have been registered (Kemenko PMK, 2024). This problem arises not only due to workers' financial limitations but also because of a lack of synchronized national technical regulations, weak cross-sector governance, and minimal flexibility in registration schemes and contribution payments. Yet, the presence of social protection is closely linked to individuals' sense of security and economic resilience.

Based on this reality, the researcher is keen to explore how resilience influences the risk perception of informal sector workers regarding social security participation. This study aims to analyze the impact of resilience on risk perception in social security participation among informal sector workers. Through this approach, the research hopes to enrich interdisciplinary studies across psychology, sociology of labor, and social security policy. This is particularly relevant for understanding internal individual factors, such as resilience, within the context of economic decision-making. The findings of this research can provide valuable input for social security program organizers to design more effective socialization and intervention strategies, especially in reaching informal worker groups.

METHOD

This research employs a literature study method with a Systematic Literature Review (SLR) approach. SLR is a systematic, explicit, and replicable method used to identify, evaluate, and synthesize findings from previous research relevant to the formulated research questions. This method was utilized to gain a comprehensive overview

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of the relationship among psychological resilience, risk perception, and social security participation in informal sector workers. The systematic review adhered to the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) approach, aiming to present a transparent workflow for literature searching and selection.

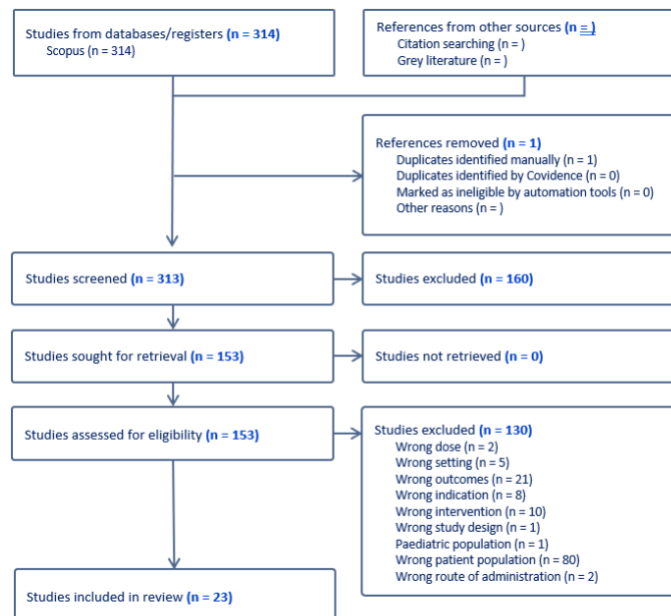


Figure 2: Reference Inclusion Results Using the PRISMA Method
Source: Researcher (using Covidence)

Data collection for this study began by searching articles using the Scopus database, with the keyword combination of "resilience," "informal worker," and "social security." The search was limited to articles published between 2015 and 2025. The initial search yielded 314 articles from the Scopus database. A subsequent identification process was performed to remove duplicates, with 1 article being manually removed. This left 313 articles to proceed to the screening stage based on their titles and abstracts. At this stage, 160 articles were deemed irrelevant as they did not align with the research topic or context, leaving 153 articles for full-text review.

Next, all articles that passed the screening stage underwent full-text evaluation to assess their adherence to the inclusion and exclusion criteria. The inclusion criteria for this study encompassed articles that discussed informal worker populations and included variables related to psychological resilience, risk perception, or social security participation. These needed to be empirical studies (both quantitative and qualitative) and available in either Indonesian or English. Meanwhile, excluded articles comprised studies with irrelevant population contexts (e.g., formal workers, children), an unsuitable research focus, or articles not available in full text. From this stage, 130 articles were removed due to reasons such as inconsistencies in population, interventions, outcomes, or study settings.

Finally, 23 articles were deemed suitable and included in the final analysis process. Data from these selected articles were then extracted, covering research identity, study location, methods used, the focus variables examined, and relevant key findings. All extracted data underwent narrative and thematic analysis to identify patterns in variable relationships, the relevance of findings to the social context of informal workers, and implications for strengthening inclusive social security policies based on individual psychological resilience.

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that "informal workers," "social security," and "employment" occupy central positions as core themes, strongly linked to other keywords such as "informal sector," "social insurance," "poverty," "labor market," and "health insurance." This map also shows a connectivity between demographic issues like "female," "young adult," and "household" with the structure of social systems like "social protection," "pension," and "labor policy.". Despite being widely studied, terms such as "resilience" or "psychological well-being" do not appear as central nodes. This further strengthens the SLR's finding that the psychological aspect remains a significant gap in the scholarly discourse surrounding informal workers and social security.

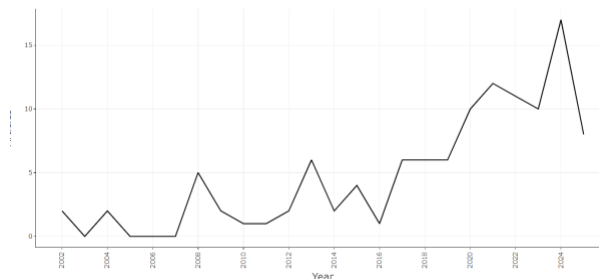


Figure 5: Distribution of Article Appearances per Year
Source: Researcher (Analysis using BibliShiny)

Based on the publication year trend graph (Figure 5), there's a significant increase in research on social security and informal workers over the last decade. Publications remained relatively stagnant and fluctuated between 2001–2015, then sharply rose starting in 2018. The peak occurred in 2024, indicating a growing urgency for studies on social protection in the post-pandemic era, digital economy, and the rise of non-standard employment. This fact reinforces the argument that this issue is contemporary and receiving widespread attention in global academic discourse.

Among the 23 reviewed articles, the majority employed a quantitative approach ($n = 10$), followed by nine studies using qualitative methods, and four adopting a mixed-methods design. This suggests that research on informal workers' participation in social security programs is largely dominated by statistical analyses based on surveys or national datasets. In terms of geographic distribution, most studies originated from the United States and countries with significant experience in social reform, such as China, India, and the Netherlands. This spread indicates that the topic of informality and social security is a significant concern in both developed and developing countries.

The researchers reviewed a total of 23 articles, with the majority (10) employing a quantitative approach. Nine articles utilized a qualitative approach, and four adopted mixed methods. This indicates that studies on social security participation among informal workers are largely dominated by statistical analyses based on surveys or national datasets. Regarding the distribution by country of origin, most articles came from the United States and nations experienced in social reform, such as China, India, and the Netherlands. This spread demonstrates that the topics of informality and social security are significant concerns in both developed and developing countries.

The descriptive data and visualizations clearly show that research on informal sector workers and social security participation has grown significantly, especially in the last decade. The literature's main focus remains dominated by policy, economic, and structural approaches, as reflected in keyword correlations and publication trends. However, studies explicitly addressing psychological dimensions, such as resilience or risk perception, are still very limited. This indicates a significant research gap that future interdisciplinary studies need to fill. These studies should not only discuss institutional compliance but also consider psychosocial factors in informal workers' decisions to participate in social security schemes.

Psychological Resilience In The Context of Vulnerable Workers

Psychological resilience is an individual's dynamic capacity to bounce back from pressure or negative experiences. It's also the ability to maintain healthy psychosocial functioning in risky or challenging contexts. In the Positive Organizational Behavior approach, resilience is categorized as state-like, meaning it can be developed and enhanced through interventions that build psychological resources (Luthans et al., 2006). Resilience isn't just an inherent personality trait; rather, it's the result of an interactive process between individual and environmental factors, such as social support, work experience, and the perception of external constraints. For informal workers, resilience often serves as a key mechanism, enabling them to endure economic uncertainty, lack of social protection, and unstable working conditions. A study by Lammerts et al. (2017) emphasizes the importance of participatory

approaches and psychosocial support in rebuilding individuals' self-confidence and adaptive capacity to social and economic pressures. Indicators of psychological resilience in the informal work context include the ability to manage emotions when facing economic setbacks, the courage to continue working with minimal social security, and the capacity to adapt to structural changes in the informal labor market. One way to understand resilience in informal work is through the framework of psychological capital (PsyCap), which encompasses four main dimensions: hope, efficacy, resilience, and optimism (Luthans et al., 2006). Within this framework, resilience refers to the capacity not only to bounce back to a previous state after stress but also to grow and enhance capabilities following failure or hardship (Luthans et al., 2006). In a study by Avey et al. (2011), workers with high levels of resilience demonstrated flexibility in facing change, emotional stability, and openness to new experiences. These characteristics are highly relevant to the dynamic informal sector, which is rife with uncertainty and a lack of structural support.

Generally, the variable of psychological resilience has not been explicitly discussed in many of the analyzed studies. However, some articles provide strong theoretical frameworks, such as the metatheory of resilience by Richardson (2002) and the CD-RISC by Connor & Davidson (2003), which could serve as a basis for measuring resilience in the context of informal workers. Nevertheless, contextual adjustments are necessary to make these frameworks more relevant to the characteristics of informal sector workers, who often lack formal organizational structures as a source of support. This point is reinforced by findings in *The Metatheory of Resilience and Resiliency* (Richardson, 2002), which states that resilience is activated not only by internal factors but also by social experiences and community values that sustain individuals in facing daily life pressures.

In many of the studies reviewed, even without explicitly mentioning psychological resilience, there are indirect indicators that can be associated with an individual's adaptive capacity to face the pressures and risks of informal work. For instance, articles by Chen (2008) and Espinosa et al. (2025) note that informal workers—especially women, daily laborers, and unpaid family workers—deal with income uncertainty, a lack of social security, and minimal access to health and education services. These conditions suggest that their survival heavily relies on their ability to mentally and emotionally endure structural uncertainties, which, in a psychological context, can be interpreted as a form of adaptive resilience. Furthermore, in a study by Zhou et al. (2024), it was found that informal workers experience significant psychological burdens due to job insecurity and limited access to basic social services. This ongoing situation can gradually erode their resilience, particularly when individuals are consistently in work environments that offer neither stability nor social protection.

Furthermore, a study by Espinosa et al. (2025) on rural informal workers in Colombia revealed that most workers have low education levels, limited access to public services, and incomes below the minimum wage. Despite these challenges, they remain active in the informal labor market for over a decade. This can be interpreted as an indicator of psychosocial resilience, where individuals and households develop survival strategies such as seasonal work, participation in household agriculture, and inter-regional labor mobility. In this context, resilience is not merely understood as a personal trait, but rather as a survival mechanism influenced by social and economic structures. Moreover, resilient individuals demonstrate higher emotional stability when facing difficulties, greater flexibility towards changing demands, and openness to new experiences (Tugade et al., 2004).

Meanwhile, a systematic review by Miti et al. (2021) on informal workers' Willingness to Pay (WTP) for social security identified factors like trust levels, illness experience, and risk perception as crucial determinants. Although resilience wasn't explicitly mentioned, these factors strongly intersect with components of psychological resilience such as perceived control, optimism, and social support (Dalberto & Cirino, 2018). In this context, it can be assumed that informal workers with higher levels of resilience tend to have a greater willingness to engage in social protection schemes, as they are better able to assess long-term benefits even when under economic pressure.

Findings from Chen (2008) also highlight the importance of rights to social protection, recognition, and organization as part of a broader resilience structure. When informal workers lack access to these rights, their personal resilience becomes their sole means of survival. In such situations, resilience transforms into a structural compensation for the absence of state protection. However, this presents a serious problem: individuals forced to be perpetually psychologically resilient are at risk of experiencing burnout, chronic stress, or pseudo-resilience because it's not balanced with adequate institutional support (Hurtado et al., 2017).

Risk Perception: An Implicit Discourse in the Dynamics of Informality

Although the variable of risk perception isn't always explicitly measured, most articles touch upon this aspect through narratives of vulnerability, income insecurity, and future uncertainty. For example, several studies indicate that informal workers often refuse to join social security schemes because they don't perceive immediate benefits, or because they don't view the risk of job loss as a tangible threat (Qian & Wen, 2021). Thus, risk perception more

frequently emerges implicitly in the decision-making process related to social security participation. A study by Alloush et al. (2013) demonstrates that access to inclusive social protection programs can enhance the locus of control and future outlook of poor individuals and informal workers, which are psychologically crucial components of resilience. When social protection is provided consistently, individuals are more inclined to perceive risks realistically and take preventive action against economic vulnerability.

In the context of informal workers, risk perception doesn't solely relate to the possibility of job or income loss. It also encompasses a fear of formal mechanisms perceived as complicated, inflexible, or even threatening to their already fragile financial stability (Doa & Long, 2023). For example, a study by Miti et al. (2021) showed that doubts about administrative quality, inflexible contribution rates, and low trust in institutions are major barriers to participating in social security schemes. Informal workers, especially those from poor groups in rural areas, exhibit risk aversion toward formal systems. This isn't because they're unaware of daily life risks, but because they believe these schemes actually add to their risk burden rather than reducing it.

According to research by Luthans et al. (2006), individuals tend to perceive work risks not just as threats to income, but also to their self-identity and social existence. Informal workers facing daily income uncertainty often develop adaptive risk perception mechanisms, relying on intuition, personal experience, and social networks as references for evaluating threats and opportunities. Richardson (2002), in *The Metatheory of Resilience and Resiliency*, states that individuals who have repeatedly faced disruption tend to develop a risk sensitivity based on experience, rather than objective calculation.

On the other hand, Mesa-Lago (2008), in a study on social protection in Latin America, showed that informal workers often don't perceive the absence of social security as a direct risk. Instead, they view it as a structural normality that has been internalized into their daily reality. This leads to a low incentive to access or demand social protection, even though they are actually in a vulnerable situation. Furthermore, the unstable and fluctuating nature of informal work reinforces the perception that risk is an inseparable part of daily life, leading to a psychological response that tends to be defensive and passive. As outlined by Carmelo Mesa-Lago (2008), factors such as income uncertainty, minimal pension guarantees, and high medical expenses are often not perceived as risks that can be minimized. Instead, they are seen as permanent conditions that must be faced individually.

This is further strengthened by Chen's (2008) findings, which state that many informal workers are in a position where every economic decision must be based on short-term needs. In such conditions, paying social security contributions is seen as a non-urgent expense compared to basic needs like food and shelter. In other words, the risk of losing income today is more tangible than long-term risks like work accidents or future illness. This narrative shapes a risk perception bias among informal workers: structural and long-term risks are overshadowed by the urgency of daily needs.

For comparison, a similar situation in Colombia, as shown by Espinosa et al., (2025), reveals that risk perception is also influenced by low social and economic literacy. Many informal workers in rural areas lack adequate information about the social security system and how it operates. As a result, they not only don't feel threatened by the absence of social security but also don't consider themselves part of the population deserving or needing state protection. This highlights risk perception as a social construct: it's shaped by lived experiences, access to information, and interactions with formal institutions. When the state and its institutions fail to build trust and protective literacy, the risk of losing access to social protection is simply not perceived as a significant threat by informal workers.

Additionally, risk perception is also tied to the power dynamics between employers and workers. In many cases, as explained in the article "Informality and Social Protection" (Chen, 2008), informal workers lack the bargaining power to demand social security because their employment relationships are precarious and vulnerable to unilateral termination. This uncertainty gives rise to survival strategies like resignation and reliance on informal social networks, such as family or community. In this context, risk perception doesn't lead to preventive action through formal schemes, but rather to a mental adjustment to a life full of uncertainty. Thus, while not always explicitly stated, risk perception is an animating element of almost all informal dynamics. It manifests in the conscious micro-economic choices made by individuals living within a macro-system that doesn't guarantee protection.

Adherence to Social Security Participation

The primary findings of this study indicate that adherence to social security schemes is significantly influenced by various factors: employment status, knowledge, cost burden, perceived benefits, fiscal structure, and institutional support. Adherence to social security among informal workers is a phenomenon inextricably linked to

the structural and psychosocial frameworks that shape participation in public policy (Lund, 2012). In the theory of social participation behavior, an individual's decision to partake in state programs—including social security—is determined by their perception of direct benefits, a sense of belonging, and their level of trust in institutions (Verba et al., 1995). In Vietnam and China, for example, informal workers are less likely to join social security due to complex schemes and a lack of incentives (Zhou et al., 2024). Meanwhile, in Indonesia, initiatives to include digital workers in social protection schemes are often hindered by their legally unrecognized partnership status, making programs exclusive and incompatible with the flexible, precarious, and small-scale nature of informal work (Medina-Gómez & López-Arellano, 2019).

Adherence to social security participation is inextricably linked to the complex relationship between informal workers and state systems. For instance, a study by Espinosa et al. (2025) in Colombia revealed that informal workers' engagement with the social security system heavily depends on sociodemographic conditions such as education, financial literacy, and unstable self-employment status. Informal workers in rural areas exhibit very low participation rates because they face numerous administrative hurdles, lack employment contracts, and have minimal access to information and registration facilities. This often leads to structural self-exclusion (Medina-Gómez & López-Arellano, 2019). Even when they understand the benefits of social security, the ability to pay regular contributions becomes a significant barrier, especially in the context of seasonal work with fluctuating incomes.

In the article "Informality and Social Protection" (Chen, 2008), it's noted that non-compliance with social security also relates to the phenomenon of "exclusion by design." This occurs when social security schemes are structurally not designed to reach the highly diverse forms of informal work. For example, small entrepreneurs, domestic workers, and daily laborers are often not included in the formal definition of beneficiaries. This places them outside the system's reach, not because they're unwilling to participate, but because the system doesn't accommodate their needs and working conditions (Cecchini & Martínez, 2012). This reinforces the argument that compliance isn't solely a matter of individual awareness, but also a systemic failure to design inclusive and adaptive protection instruments.

Furthermore, the systematic review by Miti et al. (2021) shows that trust in institutions and the perception of benefits are crucial in the decision to register and contribute to social security schemes. In many low- and middle-income countries (LMICs), including Indonesia and Bangladesh, the perception that government schemes are corrupt or nontransparent is a strong reason behind low participation (Yuniastuti et al., 2019). In such situations, non-compliance often represents a form of economic rationality for informal workers who choose to avoid the risk of losing funds without guaranteed reciprocal services.

Additionally, fiscal incentives and contribution flexibility are emerging as key determinants. Studies indicate that when contributions are fixed and don't adjust to the irregular incomes of informal workers, such schemes tend to be avoided. This stands in contrast to some community-based programs or mutual schemes offered by NGOs in several African countries, which gain trust and participation by offering direct benefits and more transparent management systems (Miti et al., 2021). This type of model reflects that the design and structure of a scheme are crucial for adherence, especially within the heterogeneous context of informality.

In Indonesia, compliance challenges arise not only from technical aspects but also at the legal and policy levels. As seen with digital workers operating under partnership models (like online motorcycle taxi drivers), the lack of formal recognition for their employment status means they are not considered mandatory participants or even eligible for social security schemes (Yuniastuti et al., 2019). This is despite the fact that they work full-time and face real occupational hazards. This highlights a significant gap between social realities and legal frameworks, which ultimately hinders comprehensive social protection inclusion (Kannan, 2010).

Therefore, the discourse on social security compliance among informal workers cannot be separated from structural and cultural factors. Compliance isn't merely an individual choice; rather, it's a result of how responsive or unresponsive the system design is to the needs, perceptions, and objective conditions of informal sector workers (Ciccía & Guzmán-Concha, 2023).

Research Gaps And Implications

While many articles highlight factors influencing informal workers' participation in social security schemes—such as employment status, income, or fiscal policy—very few specifically examine psychological aspects using standardized measurement tools. For instance, a study by Miti et al. (2021) touches on trust and health risk experience, but these are merely intermediate variables within a willingness to pay (WTP) framework, not standalone psychological constructs. However, trust, perceived control, and risk evaluation are integral parts of an

individual's decision-making process in uncertain situations, especially in the inherently fragile and unprotected informal sector.

Furthermore, in the study by Espinosa et al. (2025), psychological aspects like resilience, coping mechanisms, and sense of security among informal workers were not analyzed as either independent or dependent variables. While information on working conditions and income uncertainty was presented descriptively, there was no attempt to assess how these factors impacted the mental or affective state of informal workers themselves. This indicates that the subjective dimension of work experience—which can be a crucial determinant in social security participation—is still largely overlooked in the research agenda.

From a methodological standpoint, the predominantly quantitative approach used in most articles tends to overlook qualitative methods that could capture the complexity of informal workers' lived experiences. Longitudinal studies or psychometrically-based field studies are virtually absent from this literature. Consequently, the temporal, emotional, and social dimensions of participation decisions remain invisible. Yet, in the highly contextual and situational realm of informality, such data are crucial for understanding why certain policies succeed or fail.

Based on the Systematic Literature Review (SLR) findings regarding the correlation between social security and vulnerable workers, it's clear that social security makes the manifestation of job insecurity highly relevant for vulnerable workers to be able to work. The resilience fostered by the presence of social security can be a factor influencing their productivity and comfort at work. Social security, therefore, becomes a manifestation of the state's role in providing protection, especially for vulnerable workers, enabling them to work comfortably and peacefully without concerns about job vulnerability.

CONCLUSION

The systematic review of 23 articles reveals that psychological resilience and risk perception haven't been explicit focal points in research concerning social security participation among informal workers. However, various narratives within the literature indicate an implicit connection between the two. Informal workers, particularly in developing countries, demonstrate a significant capacity for survival (resilience) by adapting to precarious working conditions, lacking legal protection, and having minimal access to social security. This resilience is reflected in survival strategies such as job mobility, reliance on social networks, and lifestyle adjustments to fluctuating incomes.

In the context of risk perception, it was found that many informal workers don't view the absence of social security as a primary threat. Instead, they focus more on immediate, tangible daily risks like food scarcity or loss of daily income. In this scenario, high resilience can play a dual role: it acts as a protective factor against psychological stress but also potentially reduces sensitivity to long-term risks such as illness, workplace accidents, or old age without social protection. This suggests that resilience—which should ideally encourage preventive behavior—in some contexts actually facilitates rational disengagement from formal social security schemes. A study by Zhou et al. (2024) indicates that individuals working in the informal sector in China experience decreased psychological well-being due to unstable working conditions, the absence of social security, and a lack of job security. Although it doesn't explicitly mention psychological resilience, these conditions point to high psychosocial stress and a need for adaptive capacity to survive within a vulnerable work system.

Thus, we can conclude that resilience influences how informal workers interpret and respond to risk, shaping their inclination to participate or not participate in social security schemes. However, this influence isn't linear and requires further study using psychological and sociological approaches to understand the underlying psychological mechanisms behind participation decisions. Therefore, integrating psychological aspects into social security research and policy is crucial. This will help design interventions that are not only based on structural incentives but are also sensitive to the dynamics of perception and personal resilience among informal workers.

Social security is a crucial aspect for vulnerable workers, addressing their needs for both employment and job security. Its presence acts as a manifestation of the basic needs required by vulnerable workers, thereby strengthening their resilience in the workplace. Ideally, the state should provide this not only for formal and informal workers, who predominantly use a contributive mechanism within the public policy framework. To ensure resilience continues to grow, worker security can be optimized, and productivity can remain high without diminishing the state's role. For vulnerable workers, a non-contributive mechanism could be a significant priority for the government. This would help ensure that all aspects and elements of Indonesia's workforce can experience the state's presence through the realization of social justice for all its people.

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