



The social security for female workers in Indonesia: A gender equality perspective

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ABSTRACT

Background: The number of women workers in Indonesia has increased steadily from 2020 to 2024. Women have reproductive roles and are entitled to rights in the workplace, including maternity leave, miscarriage leave, menstrual leave, and breastfeeding breaks. However, these rights are sometimes not provided according to Indonesian Law Number 13 of 2003 on Manpower. Maternity rights are crucial for women's well-being and should be granted in line with applicable laws. **Methods:** The research method used in this journal is a literature review in the form of case studies. Seven case journals in Indonesia were used as the primary references for this study. The research was conducted without comparing the main reference journals. **Findings:** The study found that women workers, both formal and informal, are employed across various sectors in Indonesia. Social protection guarantees for women, such as social insurance and employer obligations, exist but are not consistently implemented. Some companies cooperate with BPJS Employment, while others provide maternity, miscarriage, menstrual leave, and breastfeeding breaks. However, the lack of proper supervision by the government and labor unions has led to insufficient implementation of these protections, hindering the improvement of women's welfare. **Conclusion:** Social protection for women workers must be fulfilled by employers to ensure that women workers can still exercise their reproductive rights. Providing social protection in accordance with applicable regulations for women workers can enhance the social welfare of women workers. **Novelty/Originality of this Study:** This study offers a unique perspective on the challenges in implementing social protection for women workers in Indonesia, highlighting gaps in supervision and enforcement, as well as the importance of fulfilling reproductive rights to improve women's well-being.

KEYWORDS: social protection; social welfare; women workers; types of labor.

1. Introduction

The population of Indonesia continues to increase every year. According to the Central Bureau of Statistics (2024), the population of Indonesia has consistently risen from 2020 to 2023. Furthermore, data shows that in 2020, the population of Indonesia reached over 270 million people. By 2023, this number had increased to over 278 million, and in 2024, it reached more than 281 million (Central Bureau of Statistics, 2024). This growth is directly proportional to the number of workers in Indonesia. Vinel explains that a worker is a person who performs work activities in exchange for wages (Vinel, 2013). In 2023, 212.59 million of Indonesia's population were of working age, and nearly 139.85 million people were employed. The remainder were unemployed. These numbers have tended to increase from

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August 2020, August 2021, to August 2022. Workers in Indonesia are also divided into male and female workers (Central Bureau of Statistics, 2023).

Table 1. Number of workers in Indonesia

Gender	August 2020	August 2021	August 2022	August 2023
Male + female	128,454,184	131,050,523	135,296,713	139,852,377
Male	77,755,026	79,263,314	82,553,960	85,256,573
Female	50,699,158	51,787,209	52,742,753	54,615,804

(Central Bureau of Statistics, 2023)

Based on the data, it is evident that the number of female workers in Indonesia consistently increases each year. This trend certainly has a positive impact on women in Indonesia, as it helps them break free from domestic stigmas and become more economically independent (Herlina & Mundayat, 2022). However, there are still unfavorable facts for female workers in Indonesia, such as the fact that they have not yet fully attained maternity rights in the workplace. While both men and women share equal responsibilities in life, women have a more specific function, which is reproduction (Krisnalita, 2018). Therefore, it is essential for female workers to have social security or protection in the workplace. Social security is a program that provides a sense of safety and protection, which can improve the welfare of the community (Sulastomo, 2008).

Regarding social security for female workers, the International Labour Organization (ILO) has issued social security provisions that include the protection of female workers. The ILO introduced the ILO Maternity Protection Convention, 2000 (Number 183), which includes health protection, maternity leave, sick leave for complications, worker protection and non-discrimination, and rights for breastfeeding mothers. In Indonesia, social security for workers is regulated under Law Number 13 of 2003 on Labor. Articles 76 to 85 discuss issues related to women. Specifically, Articles 80-82 cover maternity rights for female workers, such as menstruation leave, pregnancy and childbirth leave, miscarriage leave, and breastfeeding rights. In practice, social security or maternity rights for female workers in Indonesia often fall short, with many modifications in their implementation. Many companies implement social security for female workers far from the legal provisions stipulated in Law Number 13 of 2003 on Labor. This inadequate implementation also involves insufficient supervision, leading to various social issues that are detrimental to female workers. Poorly fulfilled maternity rights can result in various forms of workplace discrimination and affect the health and safety of female workers and their babies. Therefore, it is crucial to discuss social security for female workers in Indonesia. The authors reviewed 15 selected studies based on several criteria, i.e: the articles published between 2014 and 2024; the topics refer to discussion on social security for female workers in Indonesia, the supervision of social security implementation, and female workers, and adheres to scientific research standards.

Based on these 15 previous studies (Herlina & Mundayat, 2022; Alfiyana & Hamzah, 2022; Rohmany et al., 2023; Clinton, 2016; Rini & Raharjo, 2023; Banjarani & Andreas, 2019; Djakaria, 2018; Siregar & Sharendova, 2023; Andriani & Phahlevy, 2022; Putri, 2020; Taslim et al., 2020; Khoiriyah, 2020; Safrina, 2024; Susiana, 2017; Azzahra & Sundary, 2022), gaps in research (Appendix 1) were found, such as the lack of studies focusing on supervision and the consequences of implementing social security or protection for female workers in Indonesia, the lack of studies describing the implementation of social security or protection for female workers in companies in Indonesia, and the absence of studies analyzing the impact of social security on the social welfare of female workers. Therefore, these research gaps will be further addressed in this study. The objective of this study is to describe social security for female workers in Indonesia. Additionally, the study aims to specifically describe the types of social security for female workers in Indonesia, the supervision of social security for female workers in Indonesia, and how social security can improve the welfare of female workers in Indonesia. Based on Salkind (2010), this study will use a literature review method with a case study approach, specifically a single case study. The author will conduct research without comparing various cases and will examine the case

holistically, focusing on social security, which will then be analyzed through several case journals to understand how social security functions for female workers in Indonesia.

2. Methods

This study employs a data collection technique in the form of a literature review. According to Neuman (2014), conducting a literature review serves to build ideas and knowledge about what has been done by previous researchers. Through the results obtained from the literature review, the author can learn, compare, replicate, and critique what has been presented in prior research. Bryman (2012) explains that a literature review is an important method for understanding what has already been discussed in previous studies. When conducting a literature review, researchers are expected to critically read previous studies or conduct a critical literature review to identify gaps and potential improvements from previous research, as well as theories and concepts used in prior studies.

One type of literature review is a case study. A case study is a method used in social research, such as in sociology, psychology, human relations, social work, education, and others. A case study is a form of literature review that examines various phenomena and is usually suitable for research on programs or policies (Salkind, 2010). There are two types of case study research. The first is a single case study, in which the researcher examines a unique and holistic case. For example, the researcher may explain the impact of a public policy and analyze it from the perspective of that policy. The second is a multiple case study, where the researcher examines and compares various cases or conditions related to a phenomenon. For instance, a researcher may conduct a case study on education policies in several provinces or regions, comparing one province to another (Salkind, 2010).

The author is conducting research on social topics related to the social sciences. Therefore, in this study, the author will use a literature review method with a case study approach, specifically a single case study. The author will conduct the research without comparing multiple cases and will examine the case holistically, focusing on social security, which will then be analyzed through several case journals to understand how social security functions for female workers in Indonesia. The researcher has selected seven primary case journals related to social security for female workers in Indonesia. These journals were chosen based on different research locations and data collection techniques. The journals used in this study were published in Indonesia between 2016 and 2021. In determining the primary references, the researcher applied several criteria. The case must involve female workers in various sectors or classifications of economic activities in companies in Indonesia. It should discuss one or more theories and concepts covered in the study, specifically the type of social security and/or supervision of social security. Additionally, the case must be able to answer the research questions of this study.

3. Results and Discussion

3.1 Definition of workers

According to the Central Bureau of Statistics (2023), work refers to an activity performed by someone for at least one hour a week, resulting in earnings in the form of wages or salaries and benefits. Macionis (2018) explained that a revolution occurred in the world of work during the post-industrial era around the 1950s, when society shifted from industrial work to service jobs. This transformation is highlighted by the transition from tangible products to ideas, where workers who previously produced large quantities of products now work with symbols, computers, and technology. Additionally, there was a shift from mechanical skills to literacy skills, as workers are now expected to have good communication and knowledge related to computers and technology. Furthermore, work has moved from factories to being done anywhere, as workers no longer need to be confined to factories, companies, or offices. Instead, technology such as computers, laptops, and

gadgets allows them to work from any location. This concept aligns with Lund's perspective in Midgley et al. (2019) regarding formal and informal labor. Formal labor refers to workers with stable jobs, contracts, and agreed-upon wages. They also receive additional benefits such as overtime payments, occupational health and safety protections, employee and family benefits, and pension funds.

It took time and history to define the term "worker" or "employee." There has been much debate regarding the use of the term "employee" itself. In the early 18th century, the term "employee" was not yet commonly used. Many people referred to workers as clerks, officers, servants, or agents. The term "employé" was also closely associated with white-collar workers (Vinel, 2013). The Indonesian Republic Law Number 13 of 2003 on Labor also defines a worker as someone who works and receives wages.

Vinel (2013) further explained that the U.S. Supreme Court in 1891 finally defined "employee" or worker as anyone who works and has a function, not limited to the office environment. The term "worker" or "employee" is now considered to include clerks, officers, servants, and agents within its concept. Sumner, as cited by Vinel, stated that employers are responsible for all risks and assumptions in running a business. Therefore, it is important to have a legal basis regarding the relationship between employers and workers, ensuring that workers' individual rights are protected while working (Vinel, 2013).

Women have equal rights to men in the workforce. However, many women are employed in the informal sector, such as contract workers, domestic workers, and informal laborers in factories (International Labour Organization, 2008). In addition to their role in the workforce, women also have a crucial reproductive roles, making their double burdens equally significant. This dual role affects their participations and contributions to employment, often leading to unpaid labors. Employers tend to prefer hiring men over women, assuming that female workers will eventually leave their jobs to focus on family responsibilities. Furthermore, studies in countries like Italy and Japan have shown that an increase in female employments correlates with a decline in fertility rates. This, in turn, affects the future financing of social security programs (Iversen & Rosenbluth, 2010).

3.2 Case overview

3.2.1 Case 1: Optimal social security implementation

The first case referred to in this study is a journal titled "Implementation of Occupational Safety and Health (OSH) Protection for Female Workers Based on Collective Labor Agreement (CLA) at PT. Apac Inti Corpora" by Harini et al. (2016). PT. Apac Inti Corpora is a company engaged in the processing industry or the secondary sector, specifically in spinning and weaving, established in 1989 in Semarang. PT. Apac Inti Corpora has 6,757 formal and informal workers, of whom 4,098 are female workers (Harini et al., 2016).

3.2.2 Case 2: Maternity leave by companies

The second case is a journal titled "Implementation of Legal Protection for the Maternity Leave Rights of Female Workers at Inna Sindhu Beach Hotel" by Yoga et al. (2018). Inna Sindhu Beach Hotel is a company classified under the tertiary sector, providing services, where the company offers accommodation in the form of a hotel. The case journal does not specify the type of workers or workforce at Inna Sindhu Beach Hotel (Yoga et al., 2018).

3.2.3 Case 3: Structured resolution of social security violations

The third case used as a reference in this study is from a journal titled "Policy Analysis of Female Worker Protection: A Study of Fulfillment of Women's Labor Rights in the

Garment Industry in Semarang District," published in 2018 and written by Pratama (2018). The company in this case is part of the secondary sector, specifically the garment industry. The journal does not explain the types of workers present in the two companies (Pratama, 2018).

3.2.4 Case 4: Deviation in social security implementation resulting in miscarriages and infant deaths

The fourth case in this study is a journal titled "Implementation of Legal Protection for Maternity Rights of Female Workers in Kawasan Berikat Nusantara (KBN) Cakung, North Jakarta, as Reviewed from the Labor Law (Case Study of Violations of Maternity Rights of Female Workers in KBN Cakung, North Jakarta)" written by Ardianto & Atalim (2018). Companies located in KBN Cakung are state-owned enterprises, many of which operate in the secondary sector, particularly the garment industry. Workers in KBN Cakung include both formal and informal workers (Ardianto & Atalim, 2018).

3.2.5 Case 5: Poor monitoring of social security implementation

The fifth case is a journal titled "Legal Protection of Maternity Leave Rights for Female Workers (Case Study in an Ice Cream Company in Bekasi)" written by Triyani & Tarina (2018). The case journal explains that PT. Alpen Food Industry has formal workers (permanent employees) who are promoted after a minimum of three years as informal workers, specifically Fixed-Term Employees (PWTT). Based on the classification of economic activity, PT. Alpen Food Industry operates in the secondary sector, specifically food processing (Triyani & Tarina, 2021).

3.2.6 Case 6: Provision of social security that does not meet regulations

The sixth case is a journal titled "Legal Review of Special Rights for Female Workers in East Jakarta Based on Law No. 13 of 2003 (Study: PT. Dian Andilta Utama, East Jakarta)" written by Purnamasari et al. (2017). The case journal does not explain the types of workers at PT. Dian Andilta Utama. This company operates in the tertiary sector, specifically in financial consulting services (Purnamasari et al., 2017).

3.2.7 Case 7: Poor government supervision in social security implementation

The seventh case in this study is a journal titled "Discrimination Against Female Workers: A Study on Identification of Types and Causes in Tempe Factories in Timbangan Village, Indralaya Utara Subdistrict, Ogan Ilir Regency" written by Gunawansyah et al. (2020). The tempeh factory located in Indralaya Utara Subdistrict, Ogan Ilir Regency, South Sumatra, has 12 male and 6 female workers. The tempeh factory operates in the food processing sector. The case journal does not specify the types of workers at the tempeh factory (Gunawansyah et al., 2020).

3.3 Case analysis

3.3.1 Types of social security

Midgley (2014) stated that social protection, formerly known as social security, is a government protection program or maintenance for families or communities in need of assistance. The International Labour Organization (ILO), as cited in Hall & Midgley (2004), defines social security as social protection provided by society for its members to address various conditions such as illness, pregnancy, workplace accidents, disability, and death. Furthermore, Sulastomo (2008) explained that the social security system is a set of interrelated programs aimed at providing social protection and security, as well as

promoting human welfare. Social security is believed to contribute to society's well-being, including in health, education, economic development, and other areas. In the workplace, employees also receive workplace safety, pension benefits, and more (Sulastomo, 2008).

The history of the social security system began during the era of hunting and gathering to help people in need meet their necessities, culminating in the Elizabethan Poor Law of 1601, which was the first social security program for the poor funded through taxes. Programs related to social assistance today are rooted in the Poor Law. Furthermore, Otto von Bismarck first introduced health insurance in 1873, which later expanded to include occupational accident insurance and pension funds. The United Nations Universal Declaration of Human Rights considers social security as a right of the people, which has been proven to improve standards of health, education, economy, and other aspects (Midgley, 2014).

Social security, which involves both funding and implementation, still sees the government playing the largest role today. However, other parties, such as Non-Governmental Organizations (NGOs), grassroots communities, and international organizations, are also involved (Midgley, 2014). Furthermore, social security has various types, each with differences in recipients and funding mechanisms. Hall & Midgley (2004), in their book *Social Policy for Development*, outlined five types of social security: social insurance, social assistance, savings mechanisms, employer mandates, and social benefits.

Social insurance is a type of security funded by taxes contributed by employers, although sometimes the government also contributes to providing social insurance. Social insurance is used to provide various social services to retirees, the sick, the unemployed, and survivors. It can be provided in the form of cash benefits or facilities such as healthcare. For female workers, the insurance they receive in the workplace is related to their reproductive rights, including health insurance and maternity insurance (Dion, 2010). Social insurance for female workers may include health insurance, occupational accident insurance, death benefits, old-age benefits, and pensions. Regarding maternity rights, female workers are specifically provided with maternity insurance to maintain the reproductive health of working mothers and the health of their fetuses and children (International Labour Organization, 2008). In Indonesia, there is a government-backed social security for labor known as the Social Security Agency for Employment (BPJS Ketenagakerjaan).

Social assistance is a type of social security funded by the government, targeting people in need. Social assistance is provided based on a means-test, so those who pass are eligible for social aid. Groups receiving social assistance typically include the poor, single mothers with children, people with disabilities, and others. Social assistance can be in the form of cash aid, food provision, housing subsidies, winter needs, and more. Social assistance is also considered a safety net. In the workplace, according to the International Labour Organization (2008), social assistance is usually given when other forms of social security cannot meet workers' needs. This can be direct cash assistance, such as workers' allowances provided by the government based on a means-test. Beneficiaries of social assistance are usually also informal workers. Furthermore, the source also explains that the benefits received by male and female workers differ greatly, with larger benefits typically given to male workers. Married female workers may find it harder to receive benefits due to the assumption that their spouse will provide for the household (International Labour Organization, 2008). This is certainly detrimental to female workers, especially widows or single mothers who work to support their families.

The savings mechanism is a type of social security similar to other types, such as social insurance. Funding for the savings mechanism is done by workers themselves, but the difference is that in the savings mechanism, workers fund social security for personal future use. Savings mechanisms are used to pay for pensions and disabilities. Countries that privatize their social security systems often offer various savings mechanisms for retirement. According to the International Labour Organization (2008), the savings mechanism was introduced to reduce the funding burden of social security from the public and private sectors. In this mechanism, workers save for themselves with the aim of

obtaining social security. The most common form of savings is a retirement savings plan, where workers save during their employment and use these funds when they retire, ensuring protection or security in their retirement.

Employer mandates are designed to provide protection for workers. These employer-funded mandates include covering costs when workers are sick, paid maternity leave, and disability benefits. However, this type of social security is sometimes seen as less effective compared to social insurance, even though both types are similar. For female workers, social security in the form of employer mandates is very important for their continuity and involvement in the workforce. Employers are required to provide various rights to female workers. According to Law Number 13 of 2003 on Labor, employers are obligated to provide female workers with rights related to wages, working hours, health insurance, and maternity leave rights, such as menstruation leave, pregnancy and childbirth leave, miscarriage leave, and breastfeeding rights.

Social benefits are designed for groups of people with specific needs, such as large families without adequate income, children, or elderly people with additional needs. Social benefit funding comes from the government and is directly given to those in need. In the workplace, according to the International Labour Organization (2008), workers are provided with child benefits to ensure that if the breadwinner cannot provide for the child, the government steps in with social security in the form of child benefits. Other benefits include pension benefits, benefits for widowed female workers, and others. Child benefits are closely related to female workers, as they are often seen as directly involved in childcare (International Labour Organization, 2008).

In this study, the journals used as primary references identify two types of social security: social insurance and employer mandates. Other types, such as social assistance, savings mechanisms, and social benefits, are not present or not explained in the journals. However, this does not mean that these types of social security are not implemented in the cases or companies studied. It could also indicate that previous researchers did not discuss social assistance, savings mechanisms, or social benefits in their studies.

3.3.1.1 Social insurance

In cases 1, 2, 3, and 6, social insurance is discussed. In Case 1 at PT. Apac Inti Corpora, there is maternity insurance, where female workers undergo pregnancy checkups at the company's clinic, and the costs are covered up to delivery. After giving birth, female workers who have been employed for over a year receive a one-time child benefit of Rp200,000 to ease their burden. PT. Apac Inti Corpora collaborates with Jamsostek. In Case 2, Inna Sindhu Beach Hotel covers the entire delivery process, from monthly checkups to childbirth. The hospital is chosen by the company unless the female worker prefers a different hospital, in which case she must cover any excess cost beyond the company's provided funds. Maternity insurance in Case 2 applies up to the third child, and the hospital class is determined based on job rank within the company. However, Case 2 does not specify which insurance the company uses. In Cases 3 and 6, the companies collaborate with BPJS Ketenagakerjaan for health, occupational accident, old-age, and pension insurance. Specifically, in Case 3, BPJS Ketenagakerjaan funding is 4% from the company and 1% from worker salary deductions.

3.3.1.2 Employer obligations

The employer obligations discussed in this section relate to menstrual leave, maternity leave, miscarriage leave, and breastfeeding rights. All cases have referred to Law No. 13 of 2003 on Employment. However, in practice, many companies make modifications that disadvantage female workers. In cases 1, 2, 3, and 6, maternity leave is in accordance with the applicable law, which grants 1.5 months of paid leave before and after childbirth. Regarding menstrual leave, case 1 shows that it has not been implemented properly, as female workers were not given menstrual leave on the grounds that it would slow down production. Similarly, in case 6, the rule only grants menstrual leave on the first day of

menstruation. This is not in line with Law No. 13/2003, which states that menstrual leave should be given on the first and second days of menstruation. In case 3, menstrual leave has been implemented correctly. Concerning miscarriage leave, cases 1 and 3 grant 1.5 months of leave, while in case 6, only one week of leave is granted.

In cases 4, 5, and 7, employer obligations have not been properly fulfilled, as female workers are afraid to claim their rights, with many pregnant workers withholding information about their pregnancies out of fear of losing their jobs. Female workers on maternity leave are often terminated unilaterally by the company. Despite the provisions of Law No. 13/2003, in reality, rights such as menstrual leave, maternity leave, miscarriage leave, and breastfeeding rights face obstacles. Many female workers experience discrimination when attempting to claim their maternity rights. Regarding breastfeeding rights, the cases do not mention female workers being granted these rights, except in case 4, where it was noted that there was no lactation room, and female workers were not given permission to breastfeed.

3.3.2 Social security oversight

Sulastomo (2008) stated that the implementation of social security programs must be conducted transparently, carefully, and accountably, highlighting the importance of social security oversight. According to Law Number 13 of 2003 on Employment, social security is overseen by labor inspectors, who are civil servants at various levels of government with the authority to ensure compliance with regulations and investigate violations. These inspectors are also tasked with keeping the information they obtain confidential. In addition, labor unions play a role in protecting workers' rights and influencing social security policies. Labor unions are not only involved in negotiations with employers for work agreements but also in dispute resolution and representation in labor institutions. Labor unions are formed to advocate for workers' welfare and have a role in bargaining with employers, as stipulated in Law Number 21 of 2000 on Labor Unions/Trade Unions.

3.3.2.1 Government

Government oversight is evident in cases 1, 3, 4, and 7. In case 1, oversight is conducted by the Department of Social Affairs, Labor, and Transmigration of Semarang Regency when issues between workers and the company cannot be resolved internally. This case also highlights the role of labor unions at PT. Apac Inti Corpora. Case 3, involving PT. Vision Land Semarang and PT. Sam Sam Jaya Garment, indicates that the Department of Labor and Transmigration is responsible for social security oversight. Reporting procedures for company violations are also discussed in this case. Case 4 addresses the lack of effective government oversight of violations committed by companies, especially against female workers in KBN Cakung. The Ministry of Labor and the Provincial Department of Labor of DKI Jakarta pass responsibility between them regarding complaints from workers, with minimal response to reports of maternity rights violations. Case 7 highlights discrimination against female workers at a tempe factory in South Sumatra, where the company fails to provide social security in accordance with the law. Overall, the cases show that although regulations exist for social security oversight, implementation is often ineffective, particularly in protecting workers' rights, especially female workers, and that workers often lack understanding or fear reporting violations in the workplace. Additionally, the lack of government oversight and female workers' unfamiliarity with reporting procedures exacerbate the issue.

3.3.2.2 Labor unions

Labor union oversight is equally important, as unions are considered to play a key role in providing justice for workers and improving their welfare. In cases 1 and 3, labor unions are involved in overseeing social security implementation. In case 1, at PT. Apac Inti

Corpora, the Apacinti Labor Union played a role in resolving workers' complaints regarding social security. They were also involved in the establishment of the Occupational Health and Safety Advisory Committee (P2K3) to evaluate working conditions. In this case, internal and external oversight by labor unions and the government helped ensure proper implementation of social security for workers, including menstrual leave and maternity insurance. In case 3, at PT. Vision Land Semarang and PT. Sam Sam Jaya Garment, labor unions played a crucial role in resolving disputes between workers and the company related to social security. In this case, complaints were first addressed through the labor union before involving the Department of Labor and Transmigration for administrative sanctions in case of violations. It can be concluded that in cases 1 and 3, internal company disputes were first resolved internally between the labor union and the company.

However, some cases show that labor unions are not always present. In cases 4, 5, and 7, labor unions were either not involved or non-existent in social security oversight processes. This negatively impacted worker protection and justice, especially for female workers who were often afraid to report violations for fear of losing their jobs. Overall, the success of social security oversight is heavily influenced by the involvement of both labor unions and the government. Cases where both are actively involved tend to yield better outcomes, while a lack of oversight can lead to violations of female workers' rights, such as poor physical and mental conditions and unilateral termination, sometimes resulting in severe consequences like miscarriage or infant death. The importance of female workers' awareness of their rights also plays a crucial role in ensuring effective social security implementation in the workplace.

3.3.3 Social welfare of female workers

Midgley (1995), cited by Adi (2018), defines social welfare as a state in which human life is well-organized to address various social problems, where human needs are met, and social opportunities are maximized. Midgley (1995) explains that there are three basic conditions or elements important to describe social welfare: the extent to which social problems can be managed, the ability to meet needs, and the availability of opportunities for development. These elements need to be fulfilled at various levels of society, both individually, in groups, and in communities, even at the macro level. This is important to understand the state of social welfare across these levels (Midgley, 1995). Therefore, the social welfare of female workers will be analyzed using the three key elements of social welfare based on Midgley's (1995) conditions.

3.3.3.1 Social insurance

Social insurance is found in cases 1, 2, 3, and 6. These cases demonstrate how social insurance plays a role in meeting the health and social protection needs of female workers in various companies. In case 1, PT. Apacinti Corpora provides maternity insurance and child allowances funded by the company for female workers. This helps reduce the financial burden and ensures health protection for female workers who are pregnant and have children. Case 2 also includes maternity insurance covered by the company at Inna Sindhu Beach Hotel, although the specific type of insurance is not detailed. Cases 3 and 6 highlight that companies provide social security, including health, workplace accident, and retirement benefits for female workers. PT. Vision Land Semarang and PT. Sam Sam Jaya Garment in case 3, as well as PT. Dian Andilta Utama in case 6, cooperate with BPJS Employment to provide social security to all workers, regardless of gender. This demonstrates one of the elements proposed by Midgley (1995), namely, the fulfillment of needs.

The presence of social insurance not only meets physical health needs but also allows female workers to focus on their careers without worrying about healthcare costs during pregnancy or childbirth. This reflects a discrimination-free work environment in terms of social protection. This aligns with one of the elements outlined by Midgley (1995), which is

the availability of opportunities for development. However, while social insurance helps with reproductive health and social protection, no additional assistance programs were mentioned in the cases. This shows that although social protection is provided fairly to workers, there is still room for developing programs that could better address social issues, particularly those related to female workers in the workplace. In conclusion, the presence of social insurance in these cases improves the social welfare of female workers. It not only meets reproductive health needs but also supports female workers' career development outside the domestic sphere, demonstrating that there is no discrimination related to health protection or insurance in the workplace.

3.3.3.2 Employer obligations

Although cases have been based on Law Number 13/2003 concerning the provision of menstrual, maternity, miscarriage, and breastfeeding leave rights, these rights have not been fully implemented, and many modifications have been made. From the cases observed, maternity leave rights are the primary focus for companies, while rights such as menstrual leave and miscarriage leave often do not comply with the legal provisions. For instance, in case 6, menstrual leave is only granted for one day during menstruation, and miscarriage leave is only provided for one week, which falls far short of the stipulated duration. Breastfeeding rights are also not adequately provided at the workplace in the referenced cases. Only in case 4 is it mentioned that women were not allowed to breastfeed, and no lactation room was provided, indicating that their needs were unmet.

This situation creates an environment where female workers often feel unsafe exercising their maternity rights for fear of losing their jobs or being terminated without due process. This not only affects the physical and mental health of female workers but also reduces their opportunities for career advancement, leaving no room for growth for female workers. Moreover, there are no social assistance programs mentioned in these cases, such as educational support, housing assistance, or cash aid for workers affected by disasters or pandemics. This indicates that although there is social security in the form of employer obligations, it is insufficient to address the social issues faced by female workers. Overall, while there has been progress in granting maternity leave rights, the implementation of other maternity-related rights remains far from what is mandated by the law. This highlights the need for improved social protection for female workers in Indonesia to truly meet their basic needs and enhance their well-being in the workplace.

4. Conclusions

This research aims to describe the social security provisions for female workers in Indonesia by using a literature review method that examines case studies from seven journals in Indonesia. The types of social security identified in this study include social insurance and employer obligations. Social insurance includes health insurance, pregnancy check-up facilities, maternity insurance, and child benefits. Employer obligations, as regulated in Law Number 13 of 2003 on Manpower, cover menstrual, maternity, miscarriage, and breastfeeding leave rights. Although the law provides clear regulations, in practice, companies often modify these rights, especially concerning menstrual leave, miscarriage leave, and breastfeeding rights. Many companies do not provide adequate protection in accordance with the law, which negatively impacts the physical and mental well-being of female workers and may even lead to arbitrary dismissal.

Supervision of the implementation of social security is also lacking, with the government and labor unions being ineffective in protecting the rights of female workers. The absence of labor unions in several companies worsens this situation. While social insurance, as seen in cases 1, 2, 3, and 6, provides for some basic needs of female workers, this protection is not yet sufficient to comprehensively improve their social well-being. Furthermore, employer obligations have also not significantly enhanced the social welfare of female workers. Stricter supervision and consistent enforcement of the law are needed

to ensure that the maternity rights of female workers are properly fulfilled. In this context, the proper implementation of social security can address social issues, meet basic needs, and provide opportunities for female workers to grow beyond the domestic sphere. However, many female workers in Indonesia still do not receive adequate social protection, making it crucial to increase oversight and awareness of the importance of these rights.

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Author Contribution

Conceptualization, F.K.H.; Methodology, F.K.H.; Software, Validation, Formal Analysis, Investigation, F.K.H.; Resources, Data Curation, Writing – Original Draft Preparation, F.K.H.; Writing – Review & Editing, F.K.H. and J.D.I.; Visualization, Supervision, J.D.I.; Project Administration, and Funding Acquisition.

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Conflicts of Interest

The authors declare no conflict of interest.

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Appendix 1. Research gaps

No.	Authors	Issue	Research Method	Finding
1.	Herlina & Mundayat (2022)	Women often work in the garment industry, yet their maternity rights remain inadequately fulfilled. This study aims to examine the role of female members of FSBPI in raising awareness among female workers. The research is qualitative, conducted through interviews with six workers, as well as literature review and documentation.	The collected data was processed through reduction, presentation, and conclusion drawing. At KBN Cakung, the protection of female workers is based on Law No. 13/2003. However, companies are still found to be neglecting maternity rights for female workers.	The government, as the supervising authority, tends to side with employers. Therefore, FSBPI is present in the KBN Cakung area, encouraging female workers to become members. FSBPI plays a crucial role in increasing female workers' awareness of their maternity rights. It has two primary functions: advocacy and education.
2.	Alfiyana & Hamzah (2022)	This study aims to examine the implementation of maternity leave rights for female workers at PT Bank BTN Mataram Branch Office.	The research employs a qualitative method by interviewing three purposively selected informants and conducting a literature review. PT Bank BTN Mataram Branch Office has adopted Law No. 13 of 2003 on Manpower as the basis for granting rest rights to female workers.	The Collective Labor Agreement aligns with the law in regulating menstrual leave, maternity leave, and miscarriage leave. However, violations in its implementation at PT BTN Mataram Branch Office still occur. The challenges stem from both the employer and the female workers themselves.
3.	Rohmany et al. (2023)	This study examines issues of justice in the recognition of female workers' rights at PT X in Jepara Regency.	A qualitative research method was used, involving interviews with female workers, company representatives, and labor inspectors.	Law No. 13 of 2003 regulates various rights for female workers at PT X, including maternity rights. However, the company has committed numerous violations, particularly against female workers under Indefinite-Term Employment Contracts (PKWTT). Labor inspections have also been ineffective, leaving female workers' rights and protection unguaranteed. Additionally, the lack of knowledge among female workers affects the implementation of their rights.
4.	Clinton (2016)	PT. Beka Engineering Pangkalan Kerinci is a company engaged in the construction sector. This study aims to understand the protection provided to female workers in the company and its legal aspects.	The research employs a mixed-method approach, including interviews, questionnaires, and literature review.	The company has implemented female worker protection based on Law No. 13 of 2003. However, its execution remains inadequate, with numerous violations committed by the company. Several factors contribute to this issue, including a lack of information among female workers, low awareness within the company, and insufficient supervision from the Department of Manpower.

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| 5. | Rini & Raharjo (2023) | This study was conducted in two companies: PT Argantha Jaya Globalindo (a raincoat manufacturing company) and PT Menara Kartika Buana (a cigarette production company). The research aims to examine the fulfillment of and obstacles to providing protection for female workers. | The study involved interviews with Labor Supervisory Officers in Surakarta and female workers from both companies, along with a literature review. The analysis technique used was syllogism. | Although female worker protection is regulated under Law No. 13 of 2003, the implementation of menstrual leave, maternity leave, and miscarriage leave remains far from compliant with the law. One of the main obstacles is that, while reports of company violations can be submitted to the Labor Inspection Unit (Satwasker), female workers are often afraid to file complaints. |
| 6. | Banjarani & Andreas (2019) | The fact that national development must be accompanied by human resource improvement has yet to be realized in Indonesia. The country still faces issues of workplace discrimination against female workers. This study aims to examine the implementation and protection of women's labor rights based on applicable laws, specifically the ILO Convention and Law No. 13 of 2003. | The research employs a normative legal method with a regulatory approach, utilizing data from literature, articles, and online sources. | The ILO Convention serves as the legal foundation and reference for female worker protection worldwide, covering wages, discrimination, working hours, and reproductive rights such as menstrual leave, maternity leave, miscarriage leave, and breastfeeding rights. While Law No. 13 of 2003 adopts the ILO Convention, discrepancies remain, disadvantaging female workers in Indonesia. The government also plays a role in overseeing compliance and reporting violations to the ILO. |
| 7. | Djakaria (2018) | National development must also focus on the workforce, particularly the protection of reproductive health for female workers. Legal foundations already exist, including ILO Conventions, Law No. 13/2003, and other relevant regulations. This study aims to examine how the protection of female workers is implemented and the challenges faced. | The research was conducted through interviews, secondary data collection, and a qualitative normative analysis using a juridical approach. | Companies in Indonesia adhere to Law No. 13/2003 in protecting female workers, particularly in occupational health and safety (K3) and reproductive health rights, such as menstrual leave, maternity leave, miscarriage leave, and breastfeeding rights. While companies in Indonesia have implemented K3 regulations fairly well, the enforcement of reproductive health rights for female workers remains inadequate. This is influenced by employers' perceived superiority over workers and female workers' lack of awareness of their rights. |
| 8. | Siregar & Sharendova (2023) | This study examines the legal framework for protecting female workers, with a specific focus on maternity leave rights. | The research is based on a literature review of legal regulations and employs a normative legal method with a conceptual approach. | In the workforce, the protection of female workers' rights is often overlooked, despite being a crucial aspect. The legal foundation, as stated in Law No. 13 of 2003, is clear. However, violations persist, with cases of female workers being forced to resign during pregnancy still occurring. |

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| 9. | Andriani & Phahlevy (2022) | This study compares Law No. 11 of 2020 on Job Creation and Law No. 13 of 2003 on Employment in relation to the protection of female workers. | The research is qualitative, conducted through interviews with the Sidoarjo Manpower Office, the Office of Women's Empowerment and Child Protection (PPPA), and the East Java Provincial Manpower and Transmigration Office. | Several companies in Sidoarjo Regency still violate female workers' rights. In response, the Occupational Health and Safety (K3) Supervision Division of Industrial Relations and Social Security at the East Java Manpower and Transmigration Office has initiated the Healthy and Productive Women's Work Movement Guidelines project. This initiative provides services related to maternal health information, early detection for female workers, and workplace environment control for pregnant and breastfeeding workers. |
| 10. | Putri (2020) | This study investigates the legal protection for female workers employed at night and the consequences faced by companies if they violate regulations regarding female worker protection in such situations. | The research adopts a normative juridical method. | Female workers who work night shifts are entitled to protection under Law No. 13/2003. This includes regulations on working hours, wages, and maternity rights, such as menstrual leave, maternity leave, and breastfeeding rights. Although companies strive to comply with these regulations, various violations still occur in practice. The consequences for violations are outlined in the Minister of Manpower and Transmigration Decree No. Kep.224/Men/2003, which imposes fines as sanctions. However, the journal does not provide details on how oversight and enforcement are implemented within companies. |
| 11. | Taslim et al. (2020) | This study examines the lives of female workers or employees at PT. Weda Bay Nickel, a mining company, from an economic and social perspective. Female workers often face stigma when working in the mining industry. This study explores how female workers and their surrounding environment perceive and accept jobs that are traditionally associated with men. The study does not specify the research method used, but it includes data reflecting the opinions of female workers, their families, and the community. | Female workers in the mining sector are undoubtedly a minority group. This study discusses the lives of female workers who operate heavy machinery. Economically, they achieve financial stability as their salaries from the company are significantly higher than the regional minimum wage. They also become more involved in family decision-making while remaining active in their communities. | The company implements protective measures for female workers in accordance with Law No. 13/2003, which grants two days of menstrual leave and three months of maternity leave. Additionally, pregnant workers are not assigned to operate heavy machinery; instead, they are relocated to the mining office to handle administrative tasks. |

12.	Khoiriyah (2020)	This study analyzes the rights of female workers in the labor sector from a protection perspective.	The research is based on a literature review.	Female workers often do not receive their rights as individuals involved in reproduction. Several regulations govern the protection of female workers, including Article 11(1) of CEDAW, the ILO Convention, and Law No. 13 of 2003. In the United States, maternity leave is only implemented in certain regions. Female workers frequently do not receive their entitled rights and protection for leave during pregnancy and childbirth.
13.	Safrina (2024)	This study explores how Law No. 13 of 2003 on Employment is implemented as legal protection for female workers in North Pulau Laut, Kotabaru Regency.	The qualitative research was conducted through interviews with female workers at PT. SDO Pulau Laut Refinery.	The company ensures the protection of female workers' rights based on Articles 81-83 of Law No. 13/2003, which cover menstrual leave, maternity leave, and breastfeeding rights, as well as compliance with ILO Conventions. Menstrual leave is officially granted, but female workers tend to avoid taking it due to concerns about negative perceptions. Maternity leave is well-implemented, with workers receiving their base salary and additional allowances such as baby supplies. Breastfeeding rights are recognized, but the company lacks a designated nursing or lactation room, leading workers to rely on formula feeding at home.
14.	Susiana (2017)	Laws that protect female workers include Law No. 13/2003, Law No. 8/1981, CEDAW, and ILO Convention No. 183 of 2000. This study analyzes the protection of female workers' rights from a feminist perspective, particularly in Indonesia.	The research method is not specified, but the study provides an in-depth analysis of regulations related to the protection of female workers.	There are three types of labor protection: economic protection, social protection, and technical protection. Female workers in Indonesia continue to face various issues, including marginalization, violations of their natural rights (such as menstrual leave, maternity leave, miscarriage leave, and breastfeeding rights), stereotypes, and discrimination. These issues are partly due to female workers' lack of awareness of their rights and the legal protections available to them.
15.	Azzahra & Sundry (2022)	This study aims to gather information on the implementation of miscarriage leave rights for female workers and the impact on companies if they violate these regulations.	The research is qualitative, involving interviews and observations at PT. X, as well as a literature review.	The study was conducted at PT. X, a state-owned garment company, which follows Law No. 13/2003 regarding the protection of female workers. This research highlights the issue of miscarriage leave. Interviews revealed that female workers did not receive their rightful miscarriage leave, forcing them to continuously submit medical certificates to obtain rest periods. No sanctions have been imposed on the company for violating this law. Furthermore, Komnas Perempuan investigated the issue and confirmed that oversight mechanisms were not functioning effectively.