

## *Work-Life Balance Among Informal Sector Workers: A Systematic Review of Challenges and Strategies*

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### **ABSTRACT**

*Informal work is a work arrangement that, in practice, does not comply with national labor laws, leaving its workers uncertain about their legal protection, facing challenges in maintaining a consistent work schedule, and struggling to balance their work and family life. The characteristics of the informal sector, such as low and unstable wages, can also cause stress and anxiety, which in turn disrupts work-life balance or WLB. WLB can be defined as the lack of conflict or interference between work and family roles. Understanding the details about WLB on informal sector workers. A search for articles through Google Scholar yielded 12 articles related to WLB among informal workers, including online drivers, bus drivers, tailors, and farmers. The Study revealed that informal workers often face challenges in the form of long and irregular working hours, low and unstable wages, and limited legal and social protection. WLB of informal workers can be influenced by working hours, wages, health and safety of work environment, training provision or requirements, social integration, individual factors, economic and family factors, influence of technology, loyalty and attitude factors, also salary factors. In addition, there are natural conditions and job insecurity that influence WLB in the agricultural sector. Poor WLB can result in high levels of stress, decreased productivity, and increased health risks. WLB among informal workers can be caused by many factors, so more effective policy interventions are needed from the government, such as improving regulations and strengthening Pos UKK.*

## **Introduction**

The informal sector is a concept that emerged in the 1970s, referring to the diverse and often overlooked realities of productive units and workers who operate outside the regulations governing economic activity and protected labor relations. The informal sector has become crucial not only because of its expansion in many countries, but also because it has given rise to new manifestations that are increasingly recognized as a means of promoting growth and reducing poverty. As the global economy restructures, permanent jobs and full-time employment have been replaced by unconventional contract work or informal work, and the neoliberal era has drastically reduced

workers' benefits, such as pensions and healthcare. (1). In general, the informal sector represents<sup>2</sup>/<sub>3</sub>Employment worldwide and contributes more than 40% to global GDP(2).

Informal employment refers to work arrangements that are not, in practice or by law, subject to national employment laws, income tax, or rights to social protection or other employment guarantees. (3). In addition, informal workers are those employed in the economic sector without formal membership or contracts in official employment protection schemes, and therefore may face uncertainty regarding legal protection. This uncertainty can include unclear rights related to workers' rights, as they are not based on

employment regulations, such as the protection of workers in companies without legal entities, and the protection against discrimination, wage adequacy, and social security. (4,5) Based on the August 2024 National Labor Force Survey, it can be seen that the majority of the Indonesian population works in the informal sector (57.95%).

Protection for informal workers is enshrined in Law No. 13 of 2003 concerning Manpower. However, in practice, these protection efforts face numerous challenges, including difficulties in recording and identifying informal workers due to their widespread distribution. (6). Furthermore, although generally relevant, several articles in the regulation do not address the needs and protections of informal workers. For example, there is no specific definition of informal workers, with only Article 1 defining labor. Furthermore, detailed regulations regarding workers' rights, which generally only apply to formal workers, are contained in Article 5. The changes implemented through the issuance of Government Regulation in Lieu of Law (Perppu) Number 2 of 2022 concerning Job Creation also fail to optimize protection for informal sector workers. (4).

Workers in the informal sector often face long and irregular working hours, which create challenges in maintaining a consistent work schedule and spending time with their families. The low and unstable wages characteristic of the informal sector can also lead to stress and anxiety, ultimately disrupting the work-life balance. *Work-life balance* (7). In addition to wage instability, health and safety in the work environment, training requirements, and social integration are also interrelated with work-life balance. *The International Labour Organization emphasizes the need to promote decent and productive work in conditions of freedom, equity, security, and human dignity, thereby helping to*

## RESULTS AND DISCUSSION

*improve the health and well-being of workers while encouraging work-life balance* (8).

Despite decades of ongoing research on work-life balance, there is still no generally accepted theoretical definition (9). Work-Life Balance or WLB can be defined as the lack of conflict or interference between work roles (*work*) and family (*family*) (10). As a social construct, WLB originated in the Western context as a response to the rise in female employment and the increasing presence of dual-earner couples. *Dual-earner* and *single parents* in the job market, accompanied by cultural changes through the feminist movement and demographic processes, such as the decline in the birth rate, the extension of working hours to  $\frac{24}{7}$ . With the introduction of communication technology that blurs the boundaries between work and non-work, and the increasing desire of people to improve their quality of life, previous research on WLB has focused primarily on large companies, so further research is recommended on small and medium-sized companies, which are often operated in the informal sector. (11). Therefore, the purpose of the literature review is to find out the ins and outs of WLB workers in the informal sector.

## METHODOLOGY

The article search was conducted using Google Scholar, with the most recent journal publication date being 2020 or later. A total of 12 articles were found, with details of 4 articles discussing the informal sector, 3 articles discussing WLB in online motorcycle taxi drivers, 1 article discussing WLB in bus drivers, 1 article discussing WLB in tailors, and 3 articles discussing WLB in farmers. The inclusion criteria used were 1) the article falls into the category of research articles with quantitative, qualitative, or mixed research methods; 2) the article is written in Indonesian or English.

The following is an overview of several jobs in the informal sector and their relationship to work-life balance:

## 1. Driver or Online Motorcycle Taxi Driver

With the advancement of technology, various companies have emerged from diverse industries, including online platforms for transportation, education, and buying and selling services, which have had a significant impact on the global economy. (12) In Indonesia, there are several online transportation app service options. To operate, each of these apps requires a significant amount of high-performance human resources, including drivers, as a partner (13).

The flexibility of working hours makes this profession appealing to many enthusiasts, from those who pursue it as a side job to those who make it their full-time career. (12) The COVID-19 pandemic has resulted in a surge in changes in professions to drive online motorcycle taxis, so that competition becomes tighter among the drivers. However, research on online motorcycle taxi drivers is still rare and limited in scope and variables. (14).

Research conducted through interviews with a customer service representative (CS) at an online transportation app in Bengkulu City revealed that the performance and productivity of online motorcycle taxi drivers are unstable. This is evidenced by the fact that, while there are approximately 1,000 drivers, only about half are active. Field studies have found that drivers working all day to meet life's demands and being exhausted due to insufficient rest time can lead to stress and reduced work productivity. Regardless of the hours worked, the driver expressed dissatisfaction with wages, the absence of bonuses, and the lack of compensation for encountering fictitious orders. Based on a t-test conducted on 240 drivers, it is known that the WLB variable has a T-count of 2.029 with a significance value of 0.044 ( $p < 0.05$ ), indicating that the WLB variable has a significant effect on the performance of online transportation service application drivers in Bengkulu City.

Other studies also support these results by stating that WLB has a significant impact on a

person's performance (14). However, empirical evidence remains debatable regarding whether WLB has a direct impact or is mediated by other variables. On different occasions, it has been found that WLB does not directly affect a person's performance, but rather is mediated by work stress and/or job satisfaction. A similar opinion was also expressed by (15).

The study, conducted by (14) on 100 millennial online motorcycle taxi drivers in Yogyakarta. The millennial generation was chosen because, among their characteristics, they are more responsive to technology but still have weak emotional control. In measuring WLB, he used Greenhaus' indicator, which refers to time balance (time balance), balance of involvement (involvement balance), and balance of satisfaction (satisfaction balance) (16).

Another study was conducted by (17). Among 44 female online motorcycle taxi drivers in Surakarta, their choice of profession was influenced by several factors, including economic factors and a desire for a career. (18) In practice, they encountered several problems. First, being rejected by male customers at least once a week reduced the drivers' points and targets, which in some cases led to their accounts being temporarily suspended for several days, and second, having experienced sexual violence, either verbally or physically. These circumstances can trigger work stress in female online motorcycle taxi drivers.

An optimistic attitude is considered a crucial factor for female online motorcycle taxi drivers to maintain a balance between WLB and their workload. Optimism is crucial because it fosters positive expectations and helps people thrive. When facing a problem at work. However, the results of the multiple regression hypothesis test revealed that optimism and WLB only accounted for 5.7% of the influence on work stress, leaving 94.3% of the influence to be attributed to other factors that had not been studied. According to him, this was due to sufficient time flexibility. (17).

## 2. Bus Driver

Achieving a work-life balance can be challenging for individuals in the field. (19). Professional bus drivers have unique job requirements, namely transporting an unspecified number of people and driving longer distances for longer hours than other professional drivers. (20) These unique characteristics make them more vulnerable to workplace accidents than other professions. (21).

A potential obstacle for bus drivers is the limited rest time resulting from long working hours. Bus drivers sometimes take breaks during their shifts. Still, the reduced comfort level can increase health risks and ultimately impact their quality of life. (22). Furthermore, in-depth discussion regarding WLB for AKAP bus drivers is still limited because related research is also limited. (19).

A qualitative phenomenological study was conducted with three driver respondents, and the most prominent finding was the inadequacy of their salaries to meet household needs. In general, they believe that WLB has been achieved, although several sacrifices must be made. First, feelings of boredom at work and concerns about job prospects. Second, time for personal life. Third, the company faces issues such as excessive competition and salaries that are not comparable to those of other companies. (19).

## 3. Tailor

Women are more associated with domestic roles, such as taking care of the household, and are often considered inappropriate when found working outside the home. However, as wives in a family, women have full rights and authority to undertake various activities that contribute to the family's well-being by generating income. (23)

A study was conducted on 35 homemakers working as tailors in a garment

factory in Kudus Regency. The workflow was as follows: business owners would assign work to the homemakers to do at home. Once the job was completed, the goods would be returned to the business owner. (23).

In reality, married women find it more difficult to balance their time between family and work. Flexible Work Arrangements are designed to improve employee performance. Flexible Work Arrangements refer to spatial flexibility, or where work is performed, and/or temporal flexibility, or when work is performed in general. (24) However, this concept is sometimes misused by workers, leading them to assume more of a homemaker role. This, in turn, leads to decreased performance, with work not being completed within the stipulated timeframe, despite performance being a factor related to WLB.

The indicators used to measure WLB in this research are those proposed by Greenhaus, as mentioned above. Referring to these three components, factors that can influence WLB achievement include individual factors, organizational factors, social environmental factors, and other factors. Based on this explanation, if further detailed, WLB can be influenced by factors such as personality, emotional intelligence, psychological well-being, position, family, social support, and technology. Performance measurement, on the other hand, is based on six characteristics: quality, quantity, timeliness, effectiveness, independence, and work commitment. Factors that can influence performance include both intrinsic and extrinsic factors, with components such as individual ability, business expansion, and organizational support. (25)

Through the path coefficient test on garment tailors in Kudus Regency, it was found that the value of the relationship between WLB and performance was -0.462, indicating that every increase in WLB would lead to a further decrease in performance. Then, through the t-test, the T value was found. The -1.258 with a p-value of 0.218 ( $p > 0.05$ ) indicates no effect

between WLB and performance. This study's findings contradict those of previous similar studies. However, no further explanation was provided for the results.

#### 4. Farmers

The agricultural sector plays a vital role in strengthening the national economy and combating hunger. The promotion of economic improvement as part of the SDGs has increased the number of entrepreneurs or companies in the agricultural sector, especially in low- and middle-income countries (LMICs). However, most agricultural activities in LMICs are typically manual and pose significant health and safety challenges. (26,27)

A study conducted in Nigeria reveals that its farming practices remain hazardous and expose farm workers to various work-related risks, including farm stressors. (8,28) One factor that has been identified as increasing the stress experienced by farmers and other workers in the agricultural sector is poor WLB due to long working hours and the natural conditions of the farm. Other factors include time demands, job insecurity, and lack of support.

Elsewhere, in Europe, over the past three decades, several policy instruments and legislative measures have been developed in the area of WLB. Slovenia is an example of a country that has implemented this regulation, providing 105 days of maternity leave and 160 days of parental leave for each parent. (9) This regulation is based on Directive 2019/1158 on WLB for Parents and Carers (WLBD). The regulation aims to increase women's participation in the workforce and encourage parental leave and flexible work arrangements, allowing individuals to balance their careers and family life without having to sacrifice one or the other. (29).

Regarding exclusions from the WLBD based on employment status, the analysis shows that some population groups have limited or no access to minimum standards and related

benefits. One category of exclusion includes people with irregular, non-standard employment relationships and casual workers. Women farmers also potentially fall into this category. (9).

A study of 60 farming families and 23 farmers in Slovenia uncovered several key findings. Among them, regarding the experiences of pregnant and postpartum mothers, it was discovered that female farmers were unable to take all of their maternity leave. This was due to the continuous nature of farming, limited time, and limited availability of substitutes. Furthermore, they felt pressured and guilty if they were unable to fulfill their duties as both mothers and farmers. Family support is crucial, but the distance from their families means they must juggle the dual burden of work and childcare.

Specifically, the interaction between family and work is a major cause of stress and poor quality of life for farmers when it is unbalanced. Other stressors, such as economic hardship, labor shortages, overwork, multigenerational relationships, adverse weather, and a lack of societal and policy support, can compound this issue. This can ultimately lead to health problems and impaired decision-making, potentially resulting in injury. (30,31)

In Indonesia, specifically in Talu, West Pasaman Regency, related research has also been conducted. (32). Qualitative research was conducted on a female farm laborer who is a single parent, has five children living in one house, and works 7 hours with a salary of around Rp. 200,000.00 per week. Four dimensions of WLB were used and are based on Fisher's (33), that is:

- Work Interference with Personal Life (WIPL) or work interferes with personal life;
- Personal Life Interference with Work (PLIW) or personal life interferes with work;

- Personal Life Enhancement of Work (PLEW) or personal life enhancing work;
- and Work Enhancement of Personal Life (WEPL) or work-enhancing personal life.

Based on interviews, five categories were identified that influenced respondents' WLB. These five factors were time, economic and family factors, loyalty, attitude, and salary. In addition, several factors were also highly significant and had a positive influence on WLB in women, namely job description, personal support, organizational support, and coping strategy (34).

Balancing work and personal life is important for a person's overall well-being and can impact professional happiness and effectiveness. However, maintaining a healthy WLB can be difficult, especially for those working in the informal sector. (7) One form of government attention to implementing occupational safety and health for informal sector workers is by establishing Occupational Health Effort Posts (UKK Posts). With UKK Posts, risks and hazards in the workplace can be identified, allowing workers to carry out their responsibilities in a safe and healthy environment. (35). Furthermore, it is known from literature review. In addition to what has been done, several other things can be done by the government, such as developing specific regulations that specifically regulate the obligations and rights of informal workers, trying to raise awareness regarding workers' rights by strengthening informal workers' organizations through UKK Posts, and building close partnerships with civil society, non-governmental organizations, and the private sector to know and identify the specific needs of informal sector workers so that appropriate solutions can be found.

## CONCLUSION

Work in the informal sector in Indonesia presents various challenges related to Work-Life

Balance (WLB) due to the nature of precarious work, long working hours, and unstable wages. In various professions, including online motorcycle taxi drivers, bus drivers, tailors, and farmers, these workers face high levels of stress, ranging from exhaustion due to long working hours to a lack of adequate social support and protection. The inability to manage WLB optimally results in stress, decreased productivity, and health risks. This situation can be exacerbated by limited regulations specifically governing the rights and obligations of informal workers. Therefore, government policy intervention is necessary to create safer and fairer working conditions, support a work-life balance, and ultimately drive national economic growth.

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