



## Analysis Of The Implementation Of Law N0. 24 Year 2011 Concerning BPJS Employment In Protecting Workers In Indonesia

Dimas Putra Prihananto <sup>1\*</sup>, Fadlan <sup>2</sup>

Postgraduate Master of Law, Universitas Batam, Batam City, Indonesia <sup>1,2</sup>

Address: Jl. Uniba No. 5 Batam Center, Kota Batam, Kepulauan Riau 29432

**ABSTRACT.** This research aims to analyze the extent of the implementation of Law No. 24/2011 concerning BPJS Employment in providing protection for workers in Indonesia. The focus of this research is to assess whether the implementation of the policy is in accordance with the expected objectives, as well as to identify factors that affect its success or failure. To identify various obstacles and barriers faced in the implementation of BPJS Ketenagakerjaan, both from the side of the workforce, the employer, and the government. This research uses a qualitative descriptive method. The descriptive qualitative method was chosen because it aims to describe and analyze the implementation of Law No. 24/2011 in the implementation of the Employment BPJS program and to identify various obstacles, barriers, and their effectiveness in protecting the workforce. Through this approach, the research focuses on in-depth exploration of existing phenomena, utilizing qualitative primary and secondary data. The results of the study explain that BPJS Ketenagakerjaan, which is regulated in Law No. 24 of 2011, plays an important role in providing social protection for workers in Indonesia through various programs such as Old Age Security (JHT), Pension Security (JP), Work Accident Security (JKK), and Death Security (JKM). However, the implementation of BPJS Ketenagakerjaan still faces obstacles, such as low participation of informal sector workers, lack of understanding of BPJS benefits, and complicated claim procedures. To increase its effectiveness, more intensive efforts are needed in socialization to workers and job information providers, as well as simplifying administrative procedures. In addition, the government and BPJS must utilize technology to facilitate access and claim submission. Strict law enforcement against companies that do not comply with their obligations will guarantee compliance and ensure more equitable social protection for all workers in Indonesia.

**Keywords:** Implementation, Law, BPJS, Workers

### 1. INTRODUCTION

Indonesia's national development in various sectors cannot be separated from the important role of labor as one of the main resources. Labor has a significant role in driving economic sectors, both in industry, services, and the informal sector. Therefore, labor needs special attention from the government, especially in terms of protection and social security. This protection does not only focus on welfare in the workplace, but also includes aspects of health, safety, and financial security if they experience work risks such as accidents or even job loss. In an effort to provide comprehensive protection for workers, the Indonesian government issued Law No. 24/2011 on Social Security Organizing Agency (BPJS), one of which is BPJS Employment.

Law No. 24/2011 aims to provide social security protection for all Indonesian people, including workers. BPJS Ketenagakerjaan, formerly known as Jamsostek (Social Security for Workers), plays an important role in managing social security programs that include Old Age Security, Work Accident Security, Pension Security, and Death Security. Each of these programs is designed to provide financial protection to workers and their families in the face of unforeseen risks. Thus, BPJS Ketenagakerjaan is expected to improve the welfare

of the workforce, reduce poverty rates, and create social and economic stability in the community.

However, even though this law has been running for more than a decade, there are still various challenges in its implementation. One of the main challenges is the low level of BPJS Ketenagakerjaan membership, especially in the informal sector. Many workers in this sector have not registered as BPJS Ketenagakerjaan participants due to lack of understanding, low awareness, and financial inability to pay contributions. This leaves many informal sector workers without proper social security, making them vulnerable to socioeconomic risks when facing conditions such as work accidents or job loss.

In addition, the implementation of Law No. 24/2011 also faces challenges in terms of company compliance, especially small and medium-sized enterprises (SMEs). Some companies have not fully complied with their obligation to register their employees as BPJS Ketenagakerjaan participants. The reasons that often arise are the cost burden that is considered burdensome and the lack of knowledge about the benefits that can be obtained from participation in BPJS Ketenagakerjaan. As a result, many workers in these companies are not optimally protected as mandated by the law.

The government itself has tried to overcome these challenges in various ways, including through socialization and law enforcement. Education and socialization programs to workers and employers have been conducted to increase awareness of the importance of social security. In addition, the government has also begun to tighten supervision and impose sanctions on companies that do not register their employees with BPJS Ketenagakerjaan. However, the effectiveness of these efforts still needs to be further evaluated, especially in ensuring that every worker in Indonesia, both in the formal and informal sectors, gets the same social protection rights.

In terms of service quality, BPJS Ketenagakerjaan still faces complaints related to service speed and transparency. There are still many participants who complain about the slow claim disbursement process and complicated administrative procedures. This has led to dissatisfaction among the workforce with services that should provide a sense of security. Therefore, there needs to be an evaluation of the BPJS Ketenagakerjaan service system, both in terms of technology and procedures, to make it more effective and efficient in serving participants.

This research is important to understand the extent of the implementation of Law Number 24 of 2011 concerning BPJS Employment in providing protection for workers in Indonesia. In addition, this research also aims to identify the obstacles faced in the

implementation of the law and find solutions that can be applied so that the objectives of this law can be achieved optimally. Through comprehensive analysis, this research is expected to provide useful recommendations for the government, companies, and workers themselves to strengthen the social protection system in Indonesia.

Workers' protection through BPJS Employment is not only about fulfilling legal obligations, but also an investment in human resources that can support the sustainability of the national economy. In the midst of global changes and economic dynamics, social security for workers is an important element in creating a productive and prosperous workforce. With the existence of BPJS Employment regulated in Law Number 24 Year 2011, it is hoped that Indonesian workers will have better security so that they can work with a sense of security and comfort.

Problems related to the implementation of Law No. 24/2011 on BPJS Employment in protecting workers in Indonesia are quite complex and cover various aspects. Although BPJS Ketenagakerjaan aims to provide social security for workers through Old Age Security, Work Accident Security, Pension Security, and Death Security programs, in practice there are still many challenges that hinder the effectiveness of its implementation. One of the main problems is the low level of participation, especially in the informal sector. Many workers in this sector have not registered as BPJS Ketenagakerjaan participants due to low awareness and understanding of the benefits of this program as well as financial constraints in paying contributions. This leaves many workers, especially those with low incomes, without the protection they deserve.

In addition, another problem that arises is the level of compliance of companies in registering their workers with BPJS Ketenagakerjaan. Although there is an obligation for companies to provide social security to their employees, many companies, especially among small and medium enterprises (SMEs), have not fully complied with this regulation. The reason often expressed by companies is that the cost burden is considered too large, especially for companies with limited budgets. On the other hand, there are also companies that do not understand their responsibility to workers' welfare or are unaware of the legal consequences if they do not comply with BPJS Ketenagakerjaan provisions. This leaves a large number of workers unprotected, even though they work in the formal sector.

In addition, problems with BPJS Ketenagakerjaan's systems and service quality are also an obstacle for participants. Many participants complain that the claim disbursement process takes a long time and administrative procedures are considered complicated. For example, in the Old Age Security disbursement, some participants feel that the document verification

process is too long and inefficient. This has caused dissatisfaction among workers, and some of them are even hesitant to join the BPJS Ketenagakerjaan program because they think that the benefits received are not worth the complicated process.

In addition to internal problems, BPJS Ketenagakerjaan also faces challenges in terms of socialization and education to the community. Many workers, especially in rural or remote areas, do not fully understand the importance of this social security program. This is due to the lack of socialization conducted by BPJS Ketenagakerjaan and local governments. Without adequate understanding, it is difficult for workers and employers to realize the benefits of BPJS Ketenagakerjaan membership, so participation remains low.

These problems show that although Law No. 24/2011 on BPJS Ketenagakerjaan has been implemented, its implementation still needs to be improved. Labor protection through social security is essential to create a safe and productive work environment. Therefore, further efforts are needed, both in terms of law enforcement, simplifying administrative processes, improving service quality, and increasing public awareness, so that labor protection in Indonesia can really be implemented optimally.

This research aims to analyze the extent of the implementation of Law No. 24/2011 concerning BPJS Employment in providing protection for workers in Indonesia. The focus of this research is to assess whether the implementation of the policy is in accordance with the expected objectives, as well as to identify factors that affect its success or failure. To identify various obstacles and barriers faced in the implementation of BPJS Ketenagakerjaan, both from the side of the workforce, the employer, and the government. This includes compliance issues, participation rates, service quality, and social and economic constraints that affect the effectiveness of the program. To identify constraints and barriers that arise in the implementation of the BPJS Ketenagakerjaan program, such as the low level of participation, lack of company compliance, and service quality issues.

## **2. LITERATURE REVIEW**

The implementation of Law No. 24/2011 on labor protection in Indonesia has significant implications for workers' rights and employers' responsibilities. The law aims to improve legal protection for workers, particularly in the context of minimum wage regulations and employment agreements. The following section outlines key aspects of the implementation and its impact. Law No. 24 of 2011 builds on previous labor laws, such as

Law No. 13 of 2003, to ensure fair treatment of workers and employers<sup>1</sup>. It emphasizes the need for clear work agreements to protect the rights of vulnerable workers, including casual daily workers<sup>2</sup>. Despite the legal framework, enforcement remains problematic due to weak oversight and power imbalances between employers and workers<sup>3</sup>. Cases of non-compliance, such as the suspension of minimum wage payments, highlight the need for stronger legal mechanisms and corporate accountability<sup>4</sup>.

The law also addresses specific groups, such as child laborers, ensuring they receive adequate protection under Indonesian law<sup>5</sup>. The introduction of the Job Creation Act further complicates the landscape, potentially undermining protections for casual workers<sup>6</sup>. Social security is a system designed to provide protection for people from various risks, such as accidents, death, inability to work, or old age. According to the ILO (International Labour Organization), social security is a basic right for every individual that aims to reduce social and economic vulnerability, and improve the welfare of workers and their families. In Indonesia, social security for workers is important because many workers, both in the formal and informal sectors, are vulnerable to various economic risks. Various studies have shown that comprehensive social security can increase work productivity because workers feel more protected, so they can work more calmly and effectively.

Law No. 24/2011 on Social Security Organizing Agency (BPJS) is a regulation that serves as the legal basis for the establishment of BPJS Employment and BPJS Health in Indonesia. BPJS Ketenagakerjaan is a transformation of PT Jamsostek (Persero) and is tasked with organizing employment social security programs, which include Old Age Security, Work Accident Security, Pension Security, and Death Security. A study conducted by Syarifudin (2018) shows that BPJS Employment makes a major contribution to protecting the workforce in Indonesia. However, the implementation of the BPJS Law still faces a number of challenges, such as low levels of company compliance and limited

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<sup>1</sup> Mardianto, S. E. (2024). Analisis perlindungan hukum terhadap hak buruh/pekerja dalam hukum ketenagakerjaan di Indonesia. *Jurnal Justitia: Jurnal Ilmu Hukum dan Humaniora*, 7(1), 160-169.

<sup>2</sup> Kurniasih, E., & Milandry, A. D. (2022). Implikasi Pemberlakuan Undang-Undang Cipta Kerja Terhadap Perlindungan Hukum Pekerja Harian Lepas. *JKI: Jurnal Kajian Ilmu Hukum*, 1(2), 176-193.

<sup>3</sup> Mardianto, S. E. (2024). Analisis perlindungan hukum terhadap hak buruh/pekerja dalam hukum ketenagakerjaan di Indonesia. *Jurnal Justitia: Jurnal Ilmu Hukum dan Humaniora*, 7(1), 160-169.

<sup>4</sup> Edi, H., & binti Salleh, R. (2023). Management of Worker Protection Regarding the Cancellation of the Decision of the Governor of Jakarta in Postponing the Implementation of the Minimum Wage. *The International Journal of Law Review and State Administration*, 1(2), 50-59.

<sup>5</sup> Prajnaparamita, K. (2018). Perlindungan Tenaga Kerja Anak. *Administrative Law and Governance Journal*, 1(2), 215-230.

<sup>6</sup> Kurniasih, E., & Milandry, A. D. (2022). Implikasi Pemberlakuan Undang-Undang Cipta Kerja Terhadap Perlindungan Hukum Pekerja Harian Lepas. *JKI: Jurnal Kajian Ilmu Hukum*, 1(2), 176-193.

participation in the informal sector.

The effectiveness of BPJS Ketenagakerjaan implementation is highly dependent on company compliance, labor awareness, and government support. Research by Wibowo (2019) found that the participation rate of formal workers is quite high, but in the informal sector, the participation rate is still low. This study states that many workers in the informal sector have not joined due to lack of information about the benefits of BPJS Ketenagakerjaan, financial limitations to pay contributions, and difficulty accessing services in remote areas. Meanwhile, a study by Saputra (2020) shows that small and medium-sized enterprises (SMEs) often consider BPJS membership as an additional burden, so many do not fulfill the obligation to register their workers. This has an impact on the effectiveness of BPJS Ketenagakerjaan in protecting workers in all sectors.

The implementation of Law Number 24 Year 2011 in Indonesia still encounters many obstacles. A study by Fadiah & Kamilah (2021) states that there is still a gap between regulations and practices in the field. Some of the challenges identified include the lack of effective socialization, weak supervision and law enforcement against companies that do not comply with the obligation to register employees, and low public awareness of the importance of social security<sup>7</sup>. In addition, the study also showed that complicated claim procedures and long disbursement times are often a barrier for workers to access BPJS benefits, especially in the Old Age Security program.

Many studies suggest the need for a more proactive approach in socializing BPJS Ketenagakerjaan to the community, especially workers in the informal sector. Research from Sari (2018) highlights that increasing socialization through various media and involving local governments can increase public awareness and compliance to join the BPJS Ketenagakerjaan program. In addition, incentive support for compliant companies and strict enforcement of sanctions for violators are considered effective in increasing the level of company compliance<sup>8</sup>. Overall, the literature review shows that Law No. 24/2011 on BPJS Employment has a crucial role in providing social protection for workers in Indonesia. However, various challenges in its implementation, such as low participation rates, minimal company compliance, and service constraints, are the main obstacles that need to be

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<sup>7</sup> Fadiah, C. A., & Kamilah, K. (2024). Analisis Perlindungan Hukum Terhadap Pekerja Yang Tidak Di Daftarkan Oleh Perusahaan Sebagai Peserta Bpjs Ketenagakerjaan Berdasarkan Undang-Undang Nomor 24 Tahun 2011 Tentang Badan Penyelenggaraan Jaminan Sosial. *Community Development Journal: Jurnal Pengabdian Masyarakat*, 5(2), 3114-3119.

<sup>8</sup> Sari, H. R. (2018). Perlindungan Hukum Tenaga Kerja Oleh Badan Penyelenggara Jaminan Sosial Ketenagakerjaan Berdasarkan Undang-Undang No. 24 Tahun 2011.

resolved. Improvement efforts through increased socialization, technology utilization, and law enforcement are expected to optimize protection for workers in accordance with the objectives mandated in this law.

Social security theory explains the concept of social protection provided by the state or certain agencies to its citizens in the face of social and economic risks, such as work accidents, death, illness, unemployment, and old age. According to this theory, social security aims to maintain the social and economic stability of society, so that people feel protected from risks that threaten their welfare. In Indonesia, BPJS Employment is a form of implementation of this concept, aiming to provide social security for workers through protection programs.

In the context of BPJS Ketenagakerjaan, social security theory is relevant to understand how this institution functions to provide security to workers through protection programs such as Old Age Security (JHT), Work Accident Security (JKK), Pension Security (JP), and Death Security (JKM)<sup>9</sup>. Through the implementation of comprehensive social security, BPJS Ketenagakerjaan is expected to improve the welfare and productivity of the workforce. Policy implementation theory, as explained by Edward III, emphasizes that the successful implementation of a policy depends on several key factors, namely communication, resources, disposition (attitude) of implementers, and bureaucratic structure. In the context of the implementation of Law No. 24/2011 on BPJS Ketenagakerjaan, this theory is important to analyze how this policy is implemented in the field, especially in the aspects of company compliance, workforce awareness, and supervisory effectiveness.

Economic welfare theory states that government intervention, such as in the form of social security, can improve people's welfare and reduce economic risks. In relation to BPJS Ketenagakerjaan, this theory plays a role in explaining how social security programs can create economic protection for workers. Programs such as Old Age Security and Pension Security, for example, provide financial support that allows workers to have a stable source of income even when they are no longer actively working. In addition, the Work Accident and Death Guarantee provides financial protection for workers who suffer accidents or for their beneficiaries in the event of their death. Thus, social security is a means to improve

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<sup>9</sup> Rachmaniah, A. (2023). Implikasi Putusan Mahkamah Agung (Ma) Terhadap Tata Kelola Badan Penyelenggara Jaminan Sosial (Bpjs) Berdasarkan Putusan Mahkamah Agung (Ma) Nomor 7 P/HUM/2020 (Doctoral dissertation, UNIVERSITAS SULTAN AGENG TIRTAYASA).

the economic welfare of workers and their families<sup>10</sup>.

Justice theory, as proposed by John Rawls, emphasizes the principle of justice as a fundamental need in a society. In the context of BPJS Ketenagakerjaan, the theory of justice can be understood as an effort to provide fair rights for workers to obtain social protection and security, without discrimination<sup>11</sup>. The BPJS Employment program aims to ensure that every worker, both in the formal and informal sectors, has the same right to obtain social protection. From the perspective of justice theory, social protection by BPJS Ketenagakerjaan is not only a moral responsibility but also a government obligation to protect the welfare of all workers, especially those in economically vulnerable conditions<sup>12</sup>.

### **3. RESEARCH METHOD**

This research uses a qualitative descriptive method. The descriptive qualitative method was chosen because it aims to describe and analyze the implementation of Law No. 24/2011 in the implementation of the Employment BPJS program and to identify various obstacles, barriers, and their effectiveness in protecting the workforce. Through this approach, the research focuses on in-depth exploration of existing phenomena, utilizing qualitative primary and secondary data.

Primary data is collected through in-depth interviews with relevant resource persons, such as BPJS Ketenagakerjaan employees, workers who are BPJS participants, as well as parties from companies that have an obligation to register their employees. Meanwhile, secondary data is obtained from related literature, BPJS Ketenagakerjaan annual reports, statistical data, official documents, and various academic publications.

The population in this study includes all workers in Indonesia, both those working in the formal and informal sectors, companies that are obliged to register employees in BPJS Employment, as well as BPJS employees involved in the implementation of the employment social security program. The sample was taken using purposive sampling method, which selects samples based on certain characteristics relevant to the research objectives. The sample consists of:

- a. Labor representatives: workers who have registered and received benefits from BPJS Ketenagakerjaan, both from the formal and informal sectors.

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<sup>10</sup> Barr, N. (2020). *Economics of the welfare state*. Oxford University Press, USA.

<sup>11</sup> Said, M. Y., & Nurhayati, Y. (2021). A review on Rawls Theory of Justice. *International Journal of Law, Environment, and Natural Resources*, 1(1), 29-36.

<sup>12</sup> Hanifah, I. (2023). A Policy Labor's Age of Safety in The Perspective of Theory Legal Protection. *Quality-Access to Success*, 24(192).



- b. Company representatives: Representatives of companies of various scales (large, medium, and small companies) that have the obligation to register their workforce in BPJS Ketenagakerjaan.
- c. BPJS Employment employees, Employees or officials who have an important role in the implementation of BPJS Employment programs and services in various regions.

The number of samples taken is not too large, but representative enough to obtain in-depth and varied views on the implementation of BPJS Ketenagakerjaan policies. Data collection techniques in this research include:

- a. In-depth interviews: Interviews were conducted with representatives of the workforce, companies, and BPJS officials to understand their experiences, perceptions, and the challenges they faced in the implementation process of the BPJS Employment program.
- b. Observation: Observations were conducted at the BPJS office or other relevant locations to directly observe the BPJS Employment service process, registration procedures, and how participants claim benefits.
- c. Documentation Study: Secondary data collection is conducted by reviewing documents, reports, academic publications, and official sources relevant to the implementation of the Employment BPJS Law.

This methodology is designed to provide an in-depth understanding of the implementation of the BPJS Ketenagakerjaan policy in accordance with Law No. 24/2011, focusing on aspects of labor protection in Indonesia. With a descriptive qualitative approach, the research is expected to describe in detail the implementation of the program, the obstacles faced, and the efforts that need to be made to improve the effectiveness of labor protection in Indonesia.

#### **4. RESULTS AND DISCUSSION**

##### **Legal Regulations for Law No. 24 Year 2011 Concerning BPJS Employment in Protecting Workers in Indonesia**

Law No. 24/2011 on Social Security Organizing Agency (BPJS) is an important legal basis in the implementation of social security in Indonesia, including for employment security programs regulated through BPJS Ketenagakerjaan. This law mandates the establishment of BPJS as the body responsible for providing social protection to all workers in Indonesia. BPJS Employment is present to ensure the protection of workers through four main programs: Old Age Security (JHT), Pension Security (JP), Work Accident Security

(JKK), and Death Security (JKM).

Through BPJS Ketenagakerjaan, the state aims to reduce the social and economic risks faced by workers, especially those in the informal sector who lack adequate social protection. The BPJS Law requires every employer in the formal sector to register their workers, as well as providing an obligation for workers to participate in this program as part of efforts to realize national welfare.

However, the implementation of this law still faces various challenges. One of the main problems is the low participation rate of workers in the informal sector. Although many workers in the formal sector have been registered, the number of workers in the informal sector participating in this program is still very low. This is due to several factors, including a lack of socialization, limited access to information, and economic constraints faced by workers with low incomes. In addition, although BPJS Ketenagakerjaan has a clear mechanism for claims and administration, there are still difficulties in claim submission procedures that become obstacles for workers in accessing social protection benefits.

In order to increase the effectiveness of protection provided by BPJS Ketenagakerjaan, efforts are needed to improve the administrative system, increase legal awareness among workers and employers, and optimize socialization and the use of technology to facilitate access for all levels of workers, both in the formal and informal sectors.

### **Implementation of Law NO. 24 Year 2011 Concerning BPJS Employment in Protecting Workers in Indonesia**

BPJS Ketenagakerjaan has been regulated in law and provides various benefits, the implementation of Law No. 24 of 2011 still faces several challenges. One of the biggest challenges is the low level of maintenance in the informal sector. Although workers in the formal sector are required to be registered in the BPJS Ketenagakerjaan program, many workers in the informal sector do not register or do not take advantage of this program. This is due to several factors, such as ignorance about the benefits of BPJS Ketenagakerjaan, inability to pay contributions, and lack of comprehensive socialization from the government and BPJS.

In addition, the implementation of BPJS Ketenagakerjaan also faces obstacles in terms of administration and service. Many workers complain about the difficulty in accessing the promised benefits, especially in terms of claims for Work Accident Insurance and Death Insurance. The bureaucratic claim process and the need for complicated documents are obstacles for workers and families who need immediate protection. This shows that although regulations already exist, their implementation has not been fully effective in

ensuring comfort and ease of access for participants.

In terms of job reporting, especially in small and medium-sized companies, there are also challenges in ensuring that all of their workforce is registered in the BPJS Ketenagakerjaan program. Some companies are still reluctant to comply with the obligation to register and pay BPJS contributions because of the additional costs that are considered burdensome, even though sanctions for companies that do not register their workers are regulated by law.

To overcome these challenges, there needs to be increased socialization regarding the importance of social security, both for workers and employers. The government and BPJS Ketenagakerjaan must continue to work together to optimize the administration system, accelerate claim procedures, and ensure that all levels of society, including informal sector workers, can benefit from this social security program. Utilizing technology to facilitate registration and claims is also an important step to reach more workers throughout Indonesia.

### **Obstacles and Efforts in Law N0. 24 Year 2011 Concerning BPJS Employment in Protecting Workers in Indonesia**

Although Law Number 24 of 2011 concerning BPJS Ketenagakerjaan was designed to provide better social protection for workers in Indonesia, the implementation of this policy still faces various obstacles. The main obstacle lies in the lowest level of worker participation, especially in the informal sector, which is the majority of the workforce in Indonesia. Although workers in the formal sector are required to register and be registered in the BPJS Ketenagakerjaan program, the informal sector, which includes freelancers, casual laborers, and small entrepreneurs, is still not fully accessible to this program. This occurs for several reasons, including lack of socialization, limited worker knowledge about social security benefits, and inability to pay contributions.

Another obstacle is the administrative challenges in BPJS Ketenagakerjaan services. The claim process, especially for the Work Accident Insurance (JKK) and Death Insurance (JKM) programs, is often considered complicated and time-consuming. Workers who are victims of work accidents or the families of workers who die face a world of bureaucracy that is the partner of the claim process. Many complain about the lack of transparency in the procedures, as well as unclear information regarding the required documents. This causes participant dissatisfaction and reduces trust in the implementing institution.

In addition, a number of job information providers, especially in small and medium-sized companies, still consider contribution costs as an additional burden that burdens them,

even though BPJS Ketenagakerjaan has provided various assistance to ease this burden. Some companies also lack awareness of the legal obligation to register their workers, especially in terms of complying with applicable regulations. As a result, many workers do not receive social protection even though they are entitled to it.

To overcome these obstacles, several efforts need to be made. First, more intensive and comprehensive socialization to workers and job information providers is very important to increase awareness of the importance of BPJS Ketenagakerjaan. The government and BPJS need to disseminate clear and easy-to-understand information more widely, especially in areas with lower levels of education. Second, simplification of administrative procedures, including in terms of claims, needs to be done to ensure a faster and more efficient process. BPJS must also utilize information technology to facilitate registration, payment of contributions, and submission of claims online. Third, there needs to be incentives or subsidies for employers who have difficulty fulfilling contribution obligations, as well as stricter enforcement of sanctions against companies that do not comply with existing provisions.

With these efforts, it is hoped that BPJS Ketenagakerjaan can be more effective in protecting all Indonesian workers, both in the formal and informal sectors, as well as providing a sense of security and more equitable social security.

## **5. CONCLUSION AND SUGGESTION**

### **Conclusion**

Based on the discussion in the previous chapter, the following conclusions can be drawn:

- a. The Importance of BPJS Employment in Social Protection for Workers, Law No. 24 of 2011 concerning BPJS Employment plays an important role in providing social security for workers in Indonesia. Through programs such as Old Age Security (JHT), Pension Security (JP), Work Accident Security (JKK), and Death Security (JKM), BPJS Employment aims to provide more comprehensive social protection and prevent workers and their families from being trapped in economic uncertainty due to unexpected events, such as work accidents or death.
- b. Implementation Challenges Faced by BPJS Employment, Although the law has been passed, its implementation still faces several significant obstacles, such as the low level of participation of workers from the informal sector, workers' lack of understanding of BPJS benefits, and administrative obstacles in accessing insurance claims. Many workers in the informal sector are not yet registered, and in the formal sector, some

companies are still reluctant to fulfill the obligation to register BPJS for their employees, because it is considered an additional cost burden. In addition, complicated claim procedures often cause delays in providing assistance to workers in need.

- c. **Efforts to Increase Socialization and Simplify Procedures to Increase the Effectiveness of BPJS Employment,** To make the implementation of BPJS Employment more effective, efforts are needed to increase socialization about the importance of social security, both to workers and employers. The government and BPJS Employment must utilize technology and media to simplify the registration process, payment of contributions, and submission of claims. In addition, simplifying administrative procedures and stricter law enforcement against companies that do not comply with their obligations can increase public trust and participation in this program. With these steps, BPJS Employment is expected to provide more optimal protection for all Indonesian workers.

### **Suggestion**

From this conclusion, the author can provide several suggestions, namely:

- a. **Improving Socialization and Education for Workers and Employers,** To increase worker participation, especially from the informal sector, it is very important for BPJS Ketenagakerjaan to carry out more intensive and comprehensive socialization. The government and BPJS need to use various information channels such as social media, seminars, and public campaigns to explain the benefits of social security. Education about workers' rights and company obligations in registering their workers needs to be delivered clearly and easily understood so that workers and employers do not feel confused or hindered by complicated administration.
- b. **Simplifying Administrative Procedures and Claim Submissions,** BPJS Ketenagakerjaan needs to simplify administrative procedures, both in terms of registration and claims. The claims process, especially for the Work Accident Insurance and Death Insurance programs, must be more efficient and not require complicated requirements. The use of digital technology such as mobile applications and user-friendly websites can speed up this process and make it easier for workers to access BPJS services more practically. This will reduce the difficulties faced by workers in accessing benefits, especially for those living in remote areas.
- c. **Providing Incentives for Compliant Companies and Stricter Enforcement of Sanctions,** The government and BPJS need to provide incentives for companies that actively register their workers in the BPJS Ketenagakerjaan program, for example by providing

tax relief or other facilities. Conversely, companies that do not comply with this obligation need to be given stricter sanctions, either in the form of fines or prohibitions from accessing other facilities provided by the government. Consistent and transparent law enforcement will encourage companies to be more serious in carrying out their obligations, while ensuring that all workers in Indonesia, both those working in the formal and informal sectors, receive the social protection they deserve.

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