



# The Existence of Pt Jamsostek in Social Security Services For Workers with a Specific Time Work Agreement (PKWT) (Study at PT Jamsostek (Persero) Belawan Branch)

**Jones Parapat**

Department of State Administrative Law Specialization Program in Labor Law, University of North Sumatra Medan

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## ABSTRACT

The title of this research is "Analysis of Factor Influencing Demand of costing Murabahah At BMT Waashil Medan." This research uses 50 member's to costing murabahah as samples. The object of this research is to know the influence of administration cost, melting point speed costing and advantage to demand of costing murabahah at BMT Waashil Medan. This research uses linear regression analysis model, existing data processed by using computer program of SPSS 12. Results of hypothesis show increasing administration cost, melting point speed costing and advantage to demand of murabahah expenses at BMT Waashil Medan. Given the influence among variables, Ordinary Least Square method used to estimate. Result of estimation show administration cost, melting point speed costing and advantage to demand of costing murabahah.

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## **Corresponding Author:**

Jones Parapat,

Department of State Administrative Law,

University of North Sumatra Medan

Dr. Street. T. Mansur No.9, Padang Bulan, Kec. Medan Baru, Medan City, North Sumatra 20222

Email: [JONESPARAPAT@gmail.com](mailto:JONESPARAPAT@gmail.com)

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## **1. INTRODUCTION**

The development of the manpower sector as part of efforts to develop human resources is an inseparable part of national development as the practice of Pancasila, and the implementation of the 1945 Constitution of the Republic of Indonesia, is directed at increasing human dignity and capacity, as well as self-confidence. in order to create a prosperous, just, and prosperous society both materially and spiritually (Bappenas, 2009; Riyanda & Dula, 2020).

Human rights in principle are a set of rights that are inherent in the nature and existence of humans as creatures of God Almighty and are His gifts that must be respected, upheld by the State, law, government and everyone for the sake of honor and protection of human dignity. In line with the current development of globalization and demands for reform as well as a prolonged economic crisis, employment problems are also growing. This is indicated by the increasing unemployment rate, demands for freedom of association, increasing strikes/demonstrations, the number of industrial relations disputes and termination of employment, which results in an unfavorable investment climate. (National Development Planning Agency, 2009; Pangaribuan, 2017).

The participation of workers/laborers in national development is increasing, with the risks, responsibilities and challenges it faces. Therefore, they feel the need to provide protection, maintenance, and increase their welfare so that in turn they will be able to increase work

productivity (Marcella, 2018). Workers' Social Security is intended to provide protection for workers against socio-economic risks that befall workers in carrying out their work in the form of work accidents, illness, old age, or death. Thus, it is hoped that work peace for workers will be realized, so that productivity will increase (Iftitah, 2018; Kristina, 2018).

It is undeniable that the increasing number of workers with different working relationships, faster industrial movements, the use of technology in industrial activities as well as other obstacles such as the occurrence of the global crisis, have consequences that can result in increasing problems that can disrupt company stability and national stability in general. Employment issues are still a sensitive issue that must be handled seriously/sincerely in good faith by all parties involved. Therefore attention to protection and improvement (Aruan, 2020; Sinaulan, 2019).

The welfare of workers needs to be improved and a harmonious relationship between the actors of industrial activities, namely workers and employers, also needs to be maintained. Because basically workers and employers have the same position and the law has also guaranteed this equality, but sometimes law enforcement is often one-sided. "The law had made him equal, but man has not (S. et al., 2020; Sengkey & Tiwa, 2020).

The work protection referred to above is protection for workers who work for employers who work in a business field in the form of a social protection for workers as regulated in Law Number 3 of 1992 concerning Labor Social Security (Bareta & Ispriyarso, 2018; Khair, 2021). Labor Social Security is a basic community need because it involves the survival of both the workers themselves and the families of the workers. However, it is recognized that the Social Security for Workers (JAMSOSTEK) is currently a need that gets priority for the community considering its very important role in social protection for the community in general and workers in particular. State intervention in labor matters is a very important factor in modern labor law (Akbar & Jayadi, 2021; SALIM & RAWI, 2020).

The juridical approach to a basic need of the community is contained in Article 27 Paragraph (2) of the 1945 Constitution of the Republic of Indonesia: 'Every citizen has the right to work and a decent living for humanity'. This implies that every worker or every person who works must earn an adequate income that is worthy of humanity so that a protection is sought so that workers are able to obtain a decent life. The forms of protection referred to in Article 26 Paragraph (2) of the 1945 Constitution of the Republic of Indonesia above for workers are legal protection, socio-economic protection and physical protection related to work safety, occupational health and so on. (Aryastuti & Markeling, 2019).

Every employee is always at risk of a work accident which can result in total and/or partial disability so that the worker and his income are also terminated. Workers can also suffer from illness ranging from mild to severe and must receive treatment in hospital. Of course, this condition requires financing which will increase the burden on the worker's life, especially if a worker is the breadwinner in his family and gets an accident until he dies, his income is stopped and the family left behind will lose the source of income which is a source of livelihood for their family. (Ningsih & Ferijani, 2020).

The risks mentioned above do not rule out the possibility that every worker will always face them because they are general in nature, so this needs to be dealt with in a systematic, planned and regular manner so that it is very necessary to provide protection to workers through a program called Labor Social Security. Workers' Social Security is an effort to overcome these socio-economic risks because it will cover all types of employment relationships such as permanent workers, casual daily workers, wholesalers and certain time work contracts/agreements (PKWT). (Maulinda et al., 2016; Wildan, 2017).

The Manpower Social Security Program is a form of economic and social protection. It is said so because this program provides protection in the form of compensation in the form of money for reduced income and protection in the form of treatment/medication when a worker is exposed to certain risks. (Vitryani Tarigan & Bagudek Tumanggor, 2020). In order to provide legal protection and socio-economic protection for workers, especially in this case for workers based on a certain time work agreement that is different from other forms of labor, the Jamsostek program is organized which is implemented through an insurance system. Every worker has the right to the social security of the workforce which must be carried out by every company that does work in an employment relationship. No exception for workers based on work agreements for a certain time, which at this

time are chosen by many employers as a form of employment relationship that is felt to be more profitable for the employer. (Arliman S, 2017; Sinaga, 2020).

In essence, the labor social security program is intended to provide certainty of the ongoing flow of family income as a replacement for part or all of the lost income. Labor social security educates workers' independence so that workers do not have to ask for the mercy of others if there are risks in the employment relationship due to the employment relationship. Thus, in order to guarantee the implementation of social security programs for workers, including for workers based on work agreements for a certain time,

## **2. RESEARCH METHODS**

In the context of writing this thesis, the author tries to collect primary data and secondary data to complete the completion of this thesis and in this case the author collects data using two methods, namely:

### **1. Literature Study (Library Research)**

Literature study basically serves to show the way to solve research problems. Briefly, literature study can help researchers to get an overview or information about similar research and related to the problems studied and get a problem solving approach that is used. Research with this method through reading sources related to the problems faced in order to obtain data and the necessary materials that are scientific-torical that can be used as material in writing this thesis.

### **2. Field Study (Field Research)**

Research using this method can be done by collecting data, both primary data and secondary data, and materials obtained directly through research in the field. In this case the author conducted interviews with PT Jamsostek (Persero) to provide information about the data and materials needed in writing this thesis.

## **3. RESULTS AND DISCUSSION**

### **3.1 The Existence of Pt Jamsostek in Social Security Services for Workers with a Specific Time Work Agreement (Pkw) (PKWT)**

#### **1. Jamsostek for Workers with a Specific Time Work Agreement (PKWT) According to Ministerial Decree No. KEP-150/MEN/1999**

Worker with a Specific Time Work Agreement has its own characteristics, for example in terms of wages which emphasize more on the Work Agreement agreed between the worker/laborer and the entrepreneur and the term of the working relationship is not fixed as is the case with permanent workers/labor. In view of these exceptions, the implementation of the Manpower Social Security program for its workers also requires special and separate rules.

In principle, every worker must be protected by the Jamsostek program. Provisions regarding this matter are contained in Article 4 paragraph (1) of Law Number 3 of 1992 concerning Workers' Social Security which reads: "The labor social security program as referred to in Article 3 must be carried out by every company for workers who work in working relationship in accordance with the provisions of this Law".

Then the explanation of Article 4 paragraph (1) of Law Number 3 of 1992 states: "What is meant by workers who carry out work in an employment relationship are people who work in any form of business (company) or individuals by receiving wages including daily labor, freelance, piecework and contract (Specific Time Work Agreement) Given that social security for workers is the right of workers, this provision emphasizes that every company or individual is obliged to implement it".

Article 1 point 1 of the Decree of the Minister of Manpower of the Republic of Indonesia Number KEP-150/MEN/1999 of 1999 concerning the Implementation of the Labor Social Security Program for Casual Workers, Wholesalers and Specific Time Work Agreements states: Labor social security is a protection for workers work in the form of compensation in the form of money as a partial replacement of lost or measured income and services as a result of events or conditions experienced by the workforce in the form of work accidents, illness, pregnancy, maternity, old age and death.

While Article 1 point 4 states: Workers who work based on a certain time work agreement, hereinafter referred to as workers with a certain time work agreement,

Every worker who works under a certain time work agreement, as well as permanent workers, is entitled to labor social security. On the other hand, every entrepreneur who employs workers with a certain period of employment agreement is obliged to include his workforce in the social security program for workers to the Organizing Body, which in this case is carried out by PT Jamsostek (Persero). The social security program for workers as mentioned above includes work accident insurance, death insurance, old age insurance and health care insurance.

The procedure for registration of employment participation in a Specific Time Work Agreement for the labor social security program to the Organizing Body is in accordance with the provisions of the Regulation of the Minister of Manpower Number PER-05/MEN/1993 concerning Technical Instructions for Participation Registration, Payment of Contributions, Payment of Compensation and Social Security Services for Workers. Work. The amount of the contribution for the participation of workers in the Specific Time Work Agreement in the work accident insurance program, death insurance, old age insurance and health care insurance is determined in accordance with the provisions of Government Regulation Number 14 of 1993 concerning the Implementation of Workers' Social Security are:

- a. Work Accident Insurance, which details the amount of contributions based on the type of business group as referred to in Attachment I to Government Regulation Number 14 of 1993, as follows:
  - Group I : 0.24% of monthly wages;
  - Group II : 0.54% of a month's wages;
  - Group III : 0.89% of monthly wages;
  - Group IV : 1.27% of monthly wages;
  - Group V : 1.74% of monthly wages.
- b. Old Age Security of 5.7% of a month's wages with details of 3.7% borne by the entrepreneur and 2% borne by the workforce
- c. Death guarantee of 0.3% of monthly wages
- c. Health Care Insurance, amounting to 6% of a month's wages for workers who are married and 3% of a month's wages for workers who are not married, with the provisions of a month's wage of a maximum of IDR 1,000,000 (one million rupiah)

Employers who employ workers under a certain period of work for 3 (three) consecutive months or more are required to employ such PKWT workers in the work accident insurance, old-age insurance, death insurance and health care insurance programs. Meanwhile, PKWT workers who work less than 3 (three) consecutive months must be included in the work accident insurance program and only death insurance. The monthly wage that is used as the basis for determining contributions for workers with a work agreement for a certain time is set at the amount stated in the work agreement. The amount of work accident insurance, death insurance,

The procedure for payment of contributions for the participation of casual daily workers, piece workers and work agreements for a certain time is carried out in accordance with the provisions of Government Regulation Number 14 of 1993 concerning the Implementation of Social Security for Workers and Regulation of the Minister of Manpower Number PER-05/MEN/1993 concerning Technical Instructions for Participation Registration. , Payment of Contributions, Payment of Compensation, and Social Security Services for Workers by using the forms as contained in Attachments VII, VIII, IX and X of the Decree of the Minister of Manpower of the Republic of Indonesia NUMBER KEP-150/MEN/1999 of 1999 concerning the Implementation of the Social Security Program for Workers Employment for Freelance Herian Workers, Wholesale and Specific Time Work Agreements. The forms referred to are as follows:

1. Annex VI  
Jamsostek HBK/2 (F2) Form : Contribution Details;
2. Appendix VIII  
Social Security Form HBK/2-a (F2-a): List of Labor Wages;
3. Appendix IX  
HBK/2 Jamsostek Form (F2-1) : Calculation of Difference Between Less/more  
Payment of Contribution Month/Last year;

4. Appendix X  
HBK/2 Jamsostek Form (F2-2): Calculation of Late Fines  
Contribution Payment.

The procedures and forms used in the payment of work accident insurance, death insurance, old-age insurance and health care insurance for the participation of casual daily workers, wholesalers and work agreements for a certain time are stipulated in accordance with Government Regulation Number 14 of 1993 concerning the Implementation of Social Security Programs. Manpower and Regulation of the Minister of Manpower No. PER-05/MEN/1993 concerning Technical Guidelines for Participation Registration, Payment of Contributions, Payment of Compensation, and Social Security Services for Workers.

Supervision of the implementation of the labor social security program for employees of this Specific Time Work Agreement is carried out by labor inspectors. Employers who have organized their own health care program with better benefits as stipulated in the Regulation of the Minister of Manpower Number PER-01/MEN/1998 concerning the Implementation of Basic Health Care for Workers' Social Security, are not required to include their workforce in health care insurance to the Organizing Body. According to the provisions of the ministerial regulation above, a company can organize its own health care for its workers by:

1. provide alone or in collaboration with Health Service Implementing facilities (PPK)
2. cooperate with bodies that organize health care, and
3. together with several companies organize a health service.

Health care organized by the company itself or with this cooperation can only be said to provide better benefits if it fulfills the following conditions:

1. the coverage of services provided must at least meet the provisions as organized by the Jamsostek Program Organizing Body
2. The appointed health service executor must have a permit with the provisions of the applicable laws and regulations
3. The appointed health service provider must be easily accessible by workers/laborers and their families

### 3.2 Jamsostek Protection for Workers with a Specific Time Work Agreement

#### 1. The Role of Employers and Workers in the Implementation of Jamsostek

The social security protection program for workers will only be able to run well if employers comply with applicable regulations. For example, in submitting company and employment data, employers should do it correctly so that all workers are registered as participants in the labor social security program. Employers should have a high awareness to provide labor rights in accordance with applicable regulations.

Article 2 paragraph (1) of the Ministerial Decree No. KEP-150/MEN/1999 states that every entrepreneur who employs daily casual workers, wholesalers and who is based on a work agreement for a certain time is obliged to include his workforce in the labor social security program to the organizing body. Where to participate in the labor social security program as referred to above, the entrepreneur is obliged to apply for membership registration to the organizing body by filling in the participation form.

Entrepreneurs are required to apply for registration of their workforce, the meaning of the words mandatory in the Indonesian language dictionary is an obligation to do something or not, so Article 2 (two) of the Ministerial Decree Number 150 of 1999 above seems to provide an understanding to employers not to have to register their workers to become Jamsostek participants. So it is not uncommon for entrepreneurs to interpret this article as an action that does not have to be carried out and does not become a burden for them. The non-compliance that is blamed by the entrepreneur causes the workers to be unprotected or not yet registered as members of Jamsostek, which in turn causes the welfare of the workers to be unprotected.

From the workforce side, there are also several things that can be expected for the implementation of the social security protection program, namely in the context of law enforcement (Law Enforcement), workers in individual activities and in joint activities in making appeals or requests to employers so that workers and companies become a participant in the Jamsostek program because basically social security for workers is the right of the workforce.

In the context of orderly administration, the workforce also needs to assist the company in submitting reports regarding the workforce as well as the mutations that occur in terms of salaries, the entry and exit of workers and so on. In order to increase awareness about the Jamsostek program, it is necessary to provide counseling regarding the benefits of the Jamsostek program so that employers and workers better understand the benefits of the social security program for workers, which in turn will increase participation in the social security program for workers.

## 2. The role of the Government in Implementing Social Security Protection.

The government has a very big role in the implementation of social security services for workers as well as possible. The Ministry of Manpower as a representative of the government in the field of manpower covers a very broad field. The Department is an authorized agency and is obliged to supervise and resolve all problems that occur in the field of manpower and at the same time as an authorized body in the recruitment and development of manpower.

The Ministry of Manpower as a representative of the government has duties, among others, covering the following matters:

- a. providing and using manpower
- b. work development and expansion
- b. development of skills and honesty of the workforce
- c. employment relationship development
- d. management of terms and social security
- e. development of work protection norms
- f. development of work safety norms

In article 19 of the Decree of the Minister of Manpower Number KEP-150/KEP/1999 of 1999, it is stated that the supervision of compliance with this Ministerial Decree is carried out by the labor inspector. The supervision carried out by the supervisors mentioned above, which in this case is the Ministry of Manpower, can still be said to be ineffective which is still passive or still waiting. This may be due to the lack of awareness of employers in registering the participation of the company and each of its workers and the wrong assumption from employers that the Jamsostek program only wastes the company's money without significant benefits to the workforce and the company.

### 3.3 Jamsostek Claim Procedure

#### 1. Claim Procedure for Health Care Insurance

As already mentioned, health care insurance is intended to increase the productivity of the workforce so that they can carry out their duties as well as possible and constitute a health effort in the field of healing (curative). Health care insurance is given to the workforce or a legal husband or wife and a maximum of 3 (three) children aged 21 (twenty one) years old and unmarried or not working. The scope of health care insurance services in the form of health care insurance packages includes:

- a. First-rate outpatient services
- b. Advanced outpatient services
- c. Inpatient services
- d. Pregnancy check-up and delivery assistance
- e. Diagnostic support
- f. Special service
- g. Emergency services (emergency)

The claim procedure for obtaining services for the Health Care Insurance (JPK) includes:

#### a. Outpatient services at the first level of PPK

Participants choose the first-level health service provider they want. Every time participants perform health services, they must show a health care card. if further examination is required, the participant is referred to the designated advanced level health service provider.

#### b. Outpatient services at the advanced level

Participants bring a referral letter and health care card to an advanced level health service provider to get services. If consultation with other departments or diagnostic support is required, the specialist will provide a referral letter. If a referral to another hospital is needed, the specialist will provide a referral letter. if the participant gets a prescription, it can be taken at a pharmacy that has been referred by the local PT Jamsostek (Persero).

#### 2. Claim Procedure for Work Accident Insurance

The procedure for submitting a Claim/Indemnity for work accident insurance is as follows

1. If anyone has an accident at work, the workforce or anyone else must immediately notify the company or entrepreneur.
  2. Employers are required to provide first aid in accidents for workers who are stricken with work accidents.
  3. Employers are required to fill out and send Jamsostek Form 3 to the local Ministry of Manpower and PT Jamsostek (Persero) as a phase I work accident report no later than 2 x 24 (twice twenty four) hours from the time the accident occurred.
  4. Employers are required to report stage II accidents to the local Depnaker office and PT Jamsostek (Persero) by filling out Jamsostek form 3a within no more than 2 x 24 hours after receiving a doctor's certificate (Jamsostek form 3b) which explains:
    - a. The temporary state of being unable to work has ended;
    - b. The state of partial and permanent disability; or
    - c. The state of total disability remains forever both physically and mentally; or
    - d. Die.
  5. If a worker suffers from an illness arising from an employment relationship, the employer is required to fill out and send the Jamsostek 3 form no later than 3 x 24 hours after receiving a diagnosis from the examining doctor (Jamsostek form 3c).
  6. The submission of Jamsostek Form 3a serves as a request for payment of work accident insurance because it must include evidence of:
    - a. Photocopy of participant card;
    - b. Doctor's certificate in the form of Jamsostek 3b or Jamsostek 3c form;
    - c. Receipts for medical and transportation costs;
    - d. Other supporting documents required. If the documents for submitting the guarantee payment are incomplete, the local PT Jamsostek (Persero) will notify the entrepreneur no later than 7 (seven) days after receiving the stage II work accident report.
  7. The local PT Jamsostek (Persero) determines the amount of compensation and reimbursement of costs and pays to workers and employers.
3. Claim Procedure for Death Benefit

The procedure for applying for death insurance is as follows Workers who die not due to work accidents, employers or workers' families submit a request for payment of death insurance to the local PT Jamsostek (Persero) by filling out Jamsostek Form 4 along with the following evidences:

- a. Participant card
- b. Death certificate
- c. Identity of heirs
- d. Other Supporting Documents required.

PT Jamsostek (Persero) will pay death benefits to those entitled to receive it. In the event that there are no widows or widowers or children, the death benefit is paid at once to the existing blood descendants of the workforce, according to a straight line down and a straight line up calculated to the second degree.

#### 4. Claim Procedure for Old Age Security

The procedure for applying for old age insurance is as follows, Workers who have reached the age of 55 years, permanent total disability for ever, leave the territory of the Republic of Indonesia for ever, die before 55 years old, workers stop working who have fulfilled the 5-year membership period and 6-month waiting period, become PNS/ABRI members can submit a request for payment of old-age security through employers (for those who are still working) to the local PT Jamsostek (Persero) by filling out the Jamsostek form.

### 3.4 PKWT Workforce Participation Data Analysis

Workers with Specific Time Work Agreements are types of workers who work on an agreement in an employment relationship to do certain jobs and a certain time. More specifically, as previously mentioned, PKWT Workers are workers who work for employers to do certain jobs by receiving wages based on an agreement in an employment relationship for a certain time and or completion of certain jobs.

The number of companies that organize their own health care insurance packages for their workers are 57 companies. In general, the reason for employers to provide their own health care insurance services for their workers is to provide better health services for their workers. Whereas based on the results of a review conducted by PT Jamsostek (Persero), there are several companies that provide health care insurance services themselves, but do not provide better services than those provided by the Organizing Agency (PT Jamsostek).

So far, PT Jamsostek (Persero) has made various efforts to increase participation in the social security program for workers, including for PKWT workers who have only reached 39.59%, including:

1. mconduct socialization to all companies (which can be reached) both to companies that have become participants in the Jamsostek program and to companies that have not become Jamsostek participants.
2. mdo a follow-up by sending a letter to a company that has not registered the company and its workforce as Jamsostek participants.
3. mfollow up on companies that ignore PT Jamsostek's call to register participation in the Jamsostek program with the Manpower Inspection Officer appointed by the Ministry of Manpower and Transmigration.
4. mconduct a joint visit between PT Jamsostek (Persero) and the Manpower Superintendent of the Ministry of Manpower and Transmigration (Depnakertrans) to companies both registered and unregistered as participants of the Jamsostek program.

In carrying out its functions and duties as the Organizing Agency for the Manpower Social Security Program, PT Jamsostek (Persero) performs functional coordination with the Ministry of Manpower and Transmigration which results in the preparation of work plans, including:

- a. mconduct data collection to related agencies/institutions, for example the regional office/department of industry, trade, local government, tax office and so on
- b. mconduct coaching and supervision to companies
- c. mcarry out monitoring and supervision by the Ministry of Manpower and Transmigration to companies in order to find out whether the company has complied with the stipulated provisions.
- d. The Ministry of Manpower and Transmigration issued a warning letter to companies regarding the findings of violations of labor issues including the Jamsostek program.

From this functional coordination, it is hoped that the participation of the workforce's social security program can increase so that workers, especially PKWT workers, which only reached 39.59%, are better protected their rights which in turn provide basic protection to overcome socio-economic risks or certain events as well as social goals. The workforce can be achieved by getting peace of mind for workers who have a major role in implementing national development.

PT Jamsostek (Persero) in implementing the social security program for workers will not be able to carry out its functions and duties properly without good coordination with employers, workers and the government because basically the implementation of the Jamsostek program involves these three important elements (the tripartite element). ). Therefore, supervision of the implementation of the labor social security program involves the three important elements, namely the government element, the entrepreneur element and the workforce element. Because these elements are directly involved and have an interest in the implementation of the labor social security program.

#### **4. CONCLUSION**

From the description described above, a conclusion is obtained regarding the existence of PT Jamsostek (Persero) in Social Security Services for Workers with Specific Time Work Agreements (PKWT), including the following: The Social Security Program for Workers is a form of economic and social protection because Basically this program provides protection in the form of compensation in the form of money for reduced income and protection in the form of treatment/medication when a worker is exposed to certain risks. Every worker has the right to the social security of the workforce which must be carried out by every company that does work in an employment relationship. No exception for workers based on a certain time work agreement. In order to provide legal protection and socio-economic protection to workers based on a certain time work agreement (PKWT) which is

different from other forms of labor, a Worker Social Security program is organized whose implementation is carried out with an insurance system, which is specifically regulated in Ministerial Decree Number KEP. -150/MEN/1999 of 1999 concerning the Implementation of the Manpower Social Security Program for freelance, wholesale workers and time employment agreements. The social security program for workers as mentioned above includes work accident insurance, death insurance, old age insurance and health care insurance. Then the Social Security Program for Workers is held, the implementation of which is carried out with an insurance system, which is specifically regulated in Ministerial Decree No. KEP-150/MEN/1999 of 1999 concerning the Implementation of the Social Security Program for Workers for Freelance, Wholesale and Temporary Work Agreements. . The social security program for workers as mentioned above includes work accident insurance, death insurance, old age insurance and health care insurance. Then the Social Security Program for Workers is held, the implementation of which is carried out with an insurance system, which is specifically regulated in Ministerial Decree No. KEP-150/MEN/1999 of 1999 concerning the Implementation of the Social Security Program for Workers for Freelance, Wholesale and Temporary Work Agreements. . The social security program for workers as mentioned above includes work accident insurance, death insurance, old age insurance and health care insurance.

The protection of the labor social security program for workers with a Specific Time Work Agreement (PKWT) will only work well if there is good coordination between the entrepreneur as the employer who is obliged to provide protection to the person he orders, the worker as a person who does work on the basis of orders from employers to receive wages, as well as the government as labor inspectors considering that labor law has a very broad and important scope so that it requires government intervention in its implementation and supervision. In providing protection for the implementation of labor social security for the workers of the Specific Time Work Agreement (PKWT), Employers should have a high awareness to provide labor rights in accordance with applicable regulations. On the part of the workforce themselves, in the context of law enforcement, workers in individual activities or in joint activities should make an appeal or request to employers so that workers and companies become participants in the labor social security program because basically social security Labor is the right of the workforce. Meanwhile, the Government, in this case the Ministry of Manpower, has a very important role, namely to supervise the implementation of the provisions of the applicable laws and regulations. Supervision of compliance with regulations plays a very important role considering that the implementation of the labor social security program will only work if the employer registers the participation of the workforce and their company with PT Jamsostek (Persero) which is the organizing agency for the labor social security program. From the facts in the field, the low trend of participation in the labor social security program is due to employers who do not want to comply with the regulations for registering workers and companies. In addition to this, the government also seeks to provide guidance to workers and entrepreneurs so that workers have knowledge of labor social security and entrepreneurs have legal awareness to comply with existing laws and regulations.

In carrying out social security services which basically provide protection and create welfare for workers with a Specific Time Work Agreement (PKWT), as the implementing agency for the labor social security program, of course PT Jamsostek (Persero) has obstacles in its implementation. The obstacle that is often faced by PT Jamsostek (Persero) is finding entrepreneurs who do not want to register their workers and companies as participants in the social security program for workers. while PT Jamsostek (Persero) does not have the authority to force entrepreneurs to register companies and their workers as participants in the Jamsostek program because it is the authority of the Government which in this case is carried out by the Ministry of Manpower in charge of manpower, to carry out the rule of law for every legal subject who violates it. The capacity of PT Jamsostek (Persero) is limited only as the organizing body for the Jamsostek program so that if there is a violation committed by the employer based on a review conducted by PT Jamsostek, then PT Jamsostek (Persero) is only limited to forwarding the report to the Ministry of Manpower for further action. . Apart from that, the obstacles faced by PT Jamsostek are the efforts of poor administrative order by employers and workers themselves. Entrepreneurs often do not report changes that occur within their companies to avoid greater obligations that must be paid to the organizing body. Meanwhile, workers often do not report to PT Jamsostek (Persero) if the workers change their place

of work. The obstacles faced by PT Jamsostek (Persero) can be minimized if there is good coordination between the Organizing Body, namely PT Jamsostek (Persero) itself with employers and workers and the most important thing in this case is coordination with the Government which in this case is carried out by the Ministry of Finance. Manpower to provide social security services for workers with Specific Time Work Agreements, which in the end will provide a socio-economic protection and welfare for the Workers, including for workers with Specific Time Work Agreements and to the community in general.

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