

# AN ASSESSMENT OF THE EFFICACY OF SOCIAL SECURITY MEASURES IN SAFEGUARDING INDONESIAN MIGRANT WORKERS OVERSEAS

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**Abstract:** Indonesian migrant workers (Pekerja Migran Indonesia-PMI) frequently encounter a multitude of issues and hazards, including substandard working conditions, withheld remuneration, and instances of abuse and exploitation throughout their employment overseas. To address this issue, the Indonesian government has adopted a range of social security initiatives aimed at safeguarding PMI. Nevertheless, the number of instances seen by PMI consistently rises each year, and the challenges confronted by Indonesian Migrant Workers surpass the extent of protection provided by this social security system. The objective of this study is to evaluate the efficacy of the Social Security program in offering safeguarding for individuals with pre-existing medical conditions (PMI). The research methodology entails a comprehensive review of existing literature and analysis of secondary data from official reports and statistics provided by relevant institutions. The research findings indicate that government-provided social security programs, such as health and employment insurance, have effectively enhanced the level of protection for PMI. Nevertheless, this program has various impediments that impede its efficacy, including insufficient outreach, intricate management, and restricted program coverage. The research findings suggest that enhancing collaboration between governmental and private entities is necessary to strengthen the safeguarding of PMI, expand the dissemination of information and education regarding social security programs for PMI, streamline administrative procedures, and foster greater cooperation among relevant stakeholders.

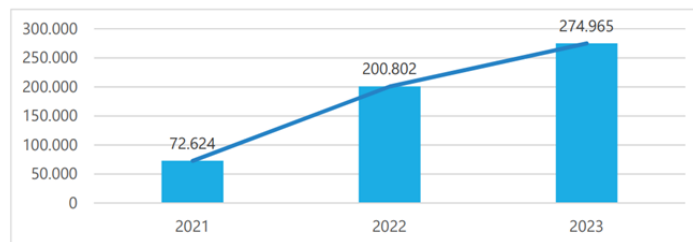
**Keywords:** Indonesian Migrant Workers, social security, protection, health insurance, employment guarantee.

## 1. Introduction

According to Article 27 paragraph (2) of the 1945 Constitution, the state guarantees every citizen to obtain work and a living worthy of humanity. However, there are limited vacancies due to the increasing population in Indonesia. To overcome this problem, the government, through the Indonesian Ministry of Manpower and Transmigration, has made various efforts to reduce the unemployment rate, including sending Indonesian workers to work abroad and becoming Indonesian Migrant Workers (PMI). PMI protection is regulated through Law No. 39 of 2004 concerning the Placement

and Protection of Indonesian Migrant Workers Abroad (UU 39/2004) which was later amended by Law Number 18 of 2017 concerning the Protection of Indonesian Migrant Workers (UU 18/2017), where PMI must be protected from human trafficking, must be protected, including slavery and forced labor, victims of violence, abuse, crimes against human dignity, as well as other treatment that violates Human Rights (HAM). The protection of Prospective Indonesian Migrant Workers (CPMI) and PMI aims to ensure the fulfillment and upholding of human rights as citizens and PMI; and guarantee the legal, economic, and social protection of PMI and their families. In a style of government that is oriented towards economic growth, the business economic perspective dominates policies regarding the placement of migrant workers rather than the approach to fulfilling the human rights of migrant workers. This fact is demonstrated by the availability of data held by the Indonesian government (Utami & Azhar, 2020).

Based on data from the Indonesian Migrant Worker Protection Agency (BP2MI), the number of placements of Indonesian Migrant Workers has increased in the last two years. In 2021, there were 72,624 recorded placements of Indonesian Migrant Workers. This figure will increase in 2022, reaching 200,802 placements which shows an increase of 176% compared to the previous year. Then in 2023, the number of placements will increase by 37% to 274,965 placements.



TAHUN	JUMLAH	TREN
2021	72.624	
2022	200.802	▲176 % Kenaikan dari 2021
2023	274.965	▲37 % Kenaikan dari 2022

Figure 1 Data on the Placement of Indonesian Migrant Workers  
Source: BP2MI data, 2024

In 2023, the five countries with the largest number of Indonesian Migrant Workers will be Taiwan (83,216), Malaysia (72,260), Hong Kong (65,916), South Korea (12,580), and Japan (9,673). The number of placements in these five countries reached 89% of the total placements. Compared to the previous year, the placement of Indonesian Migrant Workers in Taiwan rose 56% (29,733), Malaysia rose 67% (29,097), Hong Kong rose 10% (5,820), South Korea rose 9% (1,009), and Japan rose 66% (3,841). Meanwhile, within three years (2021, 2022, and 2023), the three countries where the most Indonesian migrant workers were placed were Hong Kong (178,290), Taiwan (144,488), and Malaysia (115,986). The number of placements in these three countries reached 80% of the total placements (BP2MI Center for Data and Information, 2023).

Penempatan Pekerja Migran Indonesia Tahun 2023  
Berdasarkan 5 Negara Penempatan Tertinggi

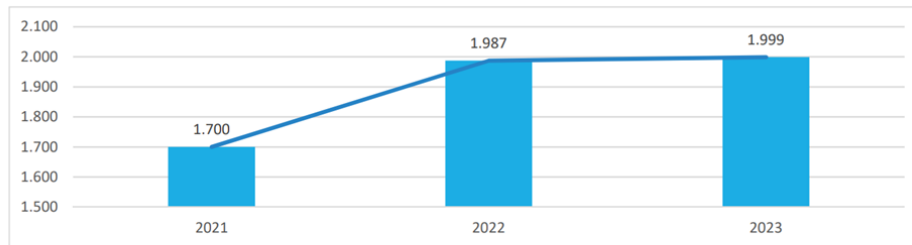


Figure 2 Placement Data for 2023  
Source: BP2MI data, 2024

The increase in the number of PMI is in line with the increasing problems faced by Indonesian migrant workers. Many PMIs are victims of inhumane acts, such as violence and sexual harassment, quite a few PMIs are not paid their wages according to the agreement, do not receive medical care when they are sick, and become objects of human trafficking. Many PMI returned to their homeland in critical condition and eventually died. The government has acted to protect Indonesian Migrant Workers by providing social security to protect them from various dangers during the pre-placement period (before work), the placement period (during work), and the post-placement period. TKI insurance was provided by private companies before the implementation of social security. Furthermore, the public legal entity BPJS Employment was appointed to protect Indonesian Migrant Workers. In particular, the problems faced by Indonesian Migrant Workers continue to increase every year. According to Sari & Januarita (2021), the types of problems most frequently reported by Indonesian Migrant Workers are overstaying, unpaid salaries, illness, PMI wanting to be sent home, and termination of employment before the work agreement ends. However, most of the cases above cannot be covered by the social security program. This is because the social security program organized by BPJS Employment only consists of Work Accident Insurance (JKK), Death Insurance (JKM), and Old Age Security (JHT). So Indonesian Migrant Workers who are registered as BPJS participants do not get the benefits when they experience a problem outside the program.

Based on data from the Indonesian Migrant Worker Protection Agency, in 2023 there will be five categories of complaint cases for Indonesian Migrant Workers with the highest number, namely PMI wanting to be repatriated (521), PMI failing to leave (318), placement costs exceeding the cost structure (201), job opportunity fraud (121), Salary not paid (86). The number of complaints from these five case categories reached 62% of the total complaints. The number of complaints from Indonesian Migrant Workers has increased in the last two years. In 2021, there were 1,700 recorded complaints from

Indonesian Migrant Workers. This figure will increase in 2022, reaching 1,987 complaints, which shows an increase of 17% compared to the previous year. Then in 2023, the number of complaints increased by 1% to 1,999 complaints (BP2MI Data and Information Center, 2023).



TAHUN	JUMLAH	TREN
2021	1.700	
2022	1.987	▲17% Kenaikan dari 2021
2023	1.999	▲1% Kenaikan dari 2022

\*Data tahun 2021 – 2022 ditarik pada 1 Januari 2023  
 \*\*Data tahun 2023 ditarik pada 1 Januari 2024

Figure 3 Data on Indonesian Migrant Workers Complaints  
 Source: BP2MI data, 2024

With the background conditions that have been described, this research aims to determine the effectiveness of social security for Indonesian Migrant Workers abroad and legal protection that can fulfill the rights of Indonesian Migrant Workers. It is hoped that this research can make a significant contribution to increasing the effectiveness of social security in protecting PMI and provide policy recommendations that can increase protection for PMI in the future.

## 2. Methods

This research aims to analyze the effectiveness of social security in protecting Indonesian migrant workers (PMI). The research method used is a literature study and secondary data analysis. This approach was chosen to obtain a comprehensive understanding of the situation and conditions faced by PMI as well as the effectiveness of existing social security programs. The following are the stages of the research method carried out:

### 2.1. Study of literature

Literature studies are carried out by reviewing various written sources that are relevant to the research topic. These sources include scientific journals, books, research reports, government policies, and other official documents that discuss PMI protection and social security programs. This literature study aims to identify theoretical frameworks, concepts, and previous findings related to the effectiveness of social security for PMI.

### 2.2. Secondary Data Collection

Secondary data was obtained from various official sources, such as the Indonesian Migrant Worker Protection Agency (BP2MI), the Ministry of Manpower, the Central Statistics Agency (BPS), and international organizations related to migrant workers. The data collected includes statistics on the number of PMIs, the types of risks they face, as well as the coverage and benefits of social security programs available to PMIs. This secondary data is used to analyze trends, patterns, and developments in protection for PMI.

### *2.3. Data analysis*

Data analysis was carried out qualitatively and quantitatively. Qualitative analysis is used to identify main themes, patterns, and relationships between variables found in literature studies and secondary data. Meanwhile, quantitative analysis is used to process the statistical data obtained to measure the level of effectiveness of the social security program in protecting PMI. The data analysis techniques used include descriptive statistics, trend analysis, and comparative analysis.

### *2.4. Evaluation of Social Security Programs*

Evaluation of social security programs is carried out using a public policy evaluation framework. Aspects evaluated include relevance, effectiveness, efficiency, impact, and sustainability of the program. This evaluation aims to identify the strengths and weaknesses of the existing Social Security program and provide recommendations for improving the program in the future.

### *2.5. Validation of Findings*

Validation of research findings is carried out using data triangulation, namely comparing and confirming findings from various data sources and different analysis methods. This is done to ensure the accuracy and reliability of research results.

## **3. Literature Review**

The social model, as described in social science literature, encompasses labor law systems and social security systems that aim to redistribute resources. These systems provide income protection and compensation for several recognized circumstances, including old age, survivorship, job incapacity, unemployment, healthcare, and family responsibilities (Schoukens, 2016).

Employment Social Insurance (Asuransi sosial tenaga kerja-Astek) was launched in 1977, starting the social protection system in Indonesia. Existing social protection programs currently vary and have different legal bases (Yuanita, 2022). Starting with Law Number 40 of 2004 concerning the National Social Security System, the government began efforts to build an integrated social protection security system. Regulations and legislation as the basis for implementing social protection have become more complete with the enactment of Law Number 24 of 2011 concerning the Social Security Administering Body (BPJS) which encourages the Indonesian Government to realize a more integrative social protection policy for all Indonesian citizens. For BPJS Health, the

Government realized it starting January 1, 2014, while for BPJS Employment it was realized starting July 1, 2015. According to Habibullah (2020), PT ASABRI (Persero) transferred the Social Insurance program for the Armed Forces of the Republic of Indonesia and the pension payment program to BPJS Employment, and PT TASPEN (Persero) transferred the old-age savings program and pension payments to BPJS Employment.

According to Suryahadi et al. (2017), the obstacles to executing the increase of social security coverage to the entire population, as required by the SJSN Law, are significant. Due to Indonesia's extensive geographical expanse, large population, and varying availability and quality of infrastructure, the implementation of a national social security system to encompass the entire population must be approached with great caution and involve all relevant parties, including local governments, employers, employees, implementing agencies (BPJS Health and BPJS Employment), and service providers. Suharto (2015) explains that social security is an action taken by the government and the private sector to protect society from various threats, both from themselves and their environment. The social security program is regulated in "Article 18 of Law No. 40 of 2004 concerning the National Social Security System (hereinafter referred to as the SJSN Law), which consists of:

- 1) Health Insurance (JKN). Health Insurance aims to ensure that participants receive health care benefits and protection in meeting basic health needs.
- 2) Work Accident Insurance (JKK). Work Accident Insurance aims to guarantee that participants receive health service benefits and cash compensation if a worker experiences a work accident or suffers from an occupational disease.
- 3) Old Age Security (JHT). Old Age Security is provided to ensure that participants receive cash if they enter retirement, experience permanent total disability, or die.
- 4) Pension Guarantee (JP). Pension Guarantee is a program in which payments are made in cash periodically for a certain period or until the participant dies as a substitute for a decrease or loss of income after the participant reaches retirement age or suffers from permanent total disability which makes him unable to work.
- 5) Death Guarantee (JKM). Death Guarantee is a security program provided to legal heirs after the participant dies naturally or in an accident that is not related to work."

The term migrant worker in the International Labor Organization (ILO) Convention is a person who immigrates from one country to another to get a job, including people who are fully accepted as people who immigrate to get a job (Japian, 2021). According to Law 18/2017, the definition of "Indonesian Migrant Worker is every Indonesian citizen who will, is, or has done work for wages outside the territory of the Republic of Indonesia. Meanwhile, prospective Indonesian migrant workers are every Indonesian worker who meets the requirements as a job seeker who will work abroad and is registered with the district/city government agency responsible for employment. Included in Indonesian Migrant Workers are:

- 1) Indonesian Migrant Workers who work for legal entity employers;
- 2) Indonesian Migrant Workers who work for individual employers or households; And
- 3) Ship crew sailors and fishing sailors.

The conditions that must be met for prospective Indonesian Migrant Workers according to Law 18/2017 are as follows:

- 1) Minimum age 18 (eighteen) years;
- 2) Have competence;
- 3) Physically and mentally healthy;
- 4) Registered and have a Social Security membership number; And
- 5) Have complete documents required?"

#### **4. Result**

##### *4.1. Analysis of the Effectiveness of Social Security for Indonesian Migrant Workers Abroad*

Indonesian migrant workers (PMI) play an important role in the Indonesian economy. However, while they work abroad, they also face various risks and difficulties. Minister of Manpower Regulation Number 18 of 2018 concerning Social Security for Indonesian Migrant Workers was issued by the Indonesian government to increase protection for PMI. This regulation aims to provide broad social security for PMI. However, Minister of Manpower Regulation Number 04 of 2023 replaces this regulation. This analysis aims to evaluate how effective these two regulations are in protecting PMI.

In three years (2021, 2022, and 2023), the categories of complaint cases for Indonesian Migrant Workers with the highest numbers were PMI wanting to be sent home (1,540), PMI failing to leave (650), and unpaid salaries (407). The number of complaints from Indonesian Migrant Workers from these three categories of cases reached 46% of the total complaints

The highest number of complaints based on the types of problems from 2021 to 2023 are as follows.

Table 1 Number of Complaints from Indonesian Migrant Workers Based on the T-shirt Category for the 2021 - 2023 Period

Source: BP2MI data, 2024

NO	KATEGORI KASUS	2021	2022	2023	JUMLAH
1	PMI Ingin Dipulangkan	508	511	521	1.540
2	PMI gagal berangkat	147	185	318	650
3	Biaya penempatan melebihi struktur biaya	30	60	201	291
4	Penipuan peluang kerja	68	134	121	323
5	Gaji tidak dibayar	215	106	86	407
6	Meninggal dunia di negara tujuan	171	106	64	341
7	Sakit	49	76	59	184
8	PMI sakit/rawat inap	27	40	57	124
9	Perdagangan orang	59	60	52	171
10	Penahanan paspor atau dokumen lainnya oleh P3MI	28	48	43	119
11	Putus Hubungan Komunikasi	52	60	38	150
12	Meninggal	30	53	38	121
13	PMI dalam tahanan/proses tahanan	19	25	34	78
14	Pemutusan hubungan kerja sebelum masa perjanjian kerja berakhir	7	2	29	38
15	Pekerjaan tidak sesuai PK	18	14	26	58
16	Utang piutang antara CPMI dan P3MI	13	30	24	67
17	Gagal Penempatan	2	24	23	49
18	Ilegal Rekrut calon PMI	23	115	23	161
19	Potongan gaji melebihi ketentuan	10	6	18	34
20	Tindak kekerasan dari majikan	12	16	17	45
21	Lainnya	212	316	207	735
	<b>Jumlah</b>	<b>1.700</b>	<b>1.987</b>	<b>1.999</b>	<b>5.686</b>

\*Data tahun 2021 – 2022 ditarik per 1 Januari 2023

\*\*Data tahun 2023 ditarik per 1 Januari 2024

\*\*\*Data diurutkan berdasarkan jumlah Pengaduan pada Tahun 2023

From the data above, it can be seen that the number of cases of Indonesian Migrant Workers is increasing every year. Thus, social security plays an important role in providing legal protection by providing benefits due to problems experienced by Indonesian Migrant Workers. However, in reality, the social security provided by BPJS Employment does not cover all these problems. Indonesian Migrant Workers (PMI) have special protection through BPJS Employment and BPJS Health, but PMI wanting to be repatriated and unpaid salaries is more of an immigration and administrative problem that must be resolved through the relevant government agencies, such as the Ministry of Foreign Affairs or the Indonesian Embassy/Consulate General in the country. Where PMI works and BPJS Employment also does not directly handle the problem of unpaid salaries. BPJS Employment protection for PMI includes Work Accident Insurance (JKK), Death Insurance (JKM), and Old Age Security (JHT). Indonesian Migrant Workers (PMI) who wish to be repatriated are usually not covered directly by BPJS Employment in terms of repatriation costs. BPJS Employment mainly focuses on social security such as Work Accident Insurance (JKK), Death Insurance (JKM), and Old Age Security (JHT). However, several steps and agencies can help PMI in the repatriation process:

- **BPJS Employment:**  
Does not cover repatriation costs directly, but if there is a work accident or death, BPJS Employment can provide benefits following existing programs.
- **Indonesian Migrant Worker Protection Agency (BP2MI):**  
BP2MI (formerly known as BNP2TKI) is the agency responsible for the placement and protection of PMI. They can help with repatriation matters, especially if PMI experiences serious problems such as rights violations or inhumane working conditions.
- **Ministry of Foreign Affairs and Indonesian Representatives Abroad (KBRI/KJRI):**



Indonesian representatives abroad, such as the Indonesian Embassy and Consulate General, often provide repatriation assistance for PMI who experience problems, including legal, health problems or termination of employment.

- Migrant Worker Placement Company (P3MI):  
The company placing the PMI is also responsible for assisting with repatriation if there are problems with placement.
- Social Institutions or NGOs:  
Several non-governmental organizations or social institutions also provide assistance for PMI who need to be repatriated.

Regarding participant fees which are quite expensive, the amount of fees that must be paid by prospective Indonesian Migrant Workers and Indonesian Migrant Workers is as follows:

- 1) Pre-Employment Contribution: IDR 37,500.00 for pre-employment protection.
- 2) Contributions During and After Employment:
  - a. IDR 332,500.00 for a period of 24 months<sup>2</sup>.
  - b. IDR 189,000.00 for a period of 12 months<sup>3</sup>.
  - c. Rp. 108,000.00 for a period of 6 months<sup>4</sup><sup>5</sup>.
  - d. Membership Extension: IDR 13,500.00 per month for an extension of the work agreement term.

Payment of JKK and JKM program contributions for prospective Indonesian Migrant Workers through Placement Implementers is carried out in stages, with a certain amount before and during work. Membership Extension Fees for membership extension are charged at IDR 13,500.00 per month and paid at once according to the extension of the work agreement term. Payment of JHT Contributions: Payment of JHT program contributions is made when participating in the JHT program and can be done every month or all at once in advance. Payment Method: Contribution payments can be made through banking or non-banking channels that have collaborated with BPJS Employment, both domestically and abroad.

#### *4.2. Comparison of Regulation Number 18 of 2018 and Regulation Number 04 of 2023*

##### *Protection Coverage*

Regulation Number 18 of 2018 regulates various types of social security for PMI, including work accident insurance, death insurance, and old age insurance. This regulation aims to provide comprehensive protection for PMI from the risks they may face while working abroad. (Minister of Manpower of the Republic of Indonesia, 2018) Meanwhile, Regulation Number 04 of 2023 expands the scope of protection by adding health insurance and repatriation guarantees for PMI who experience problems in destination countries (Minister of Manpower of the Republic of Indonesia, 2023).

- 1) Health Insurance: Article 26 and Article 33 explain that health services include basic examinations, first and advanced-level care, inpatient care, surgery, medical



rehabilitation, and home care for participants who are unable to continue treatment at the hospital.

- 2) Repatriation: Article 34 states that reimbursement of transportation costs for the return of migrant workers who experience work accidents or other problems from the destination country of placement to their area of origin, including monetary assistance for workers who fail to be placed through no fault of their own.

The period of protection is regulated in Articles 15 to 17:

- 1) Article 15: Protection before employment, no later than 5 months from registration and payment of contributions.
- 2) Article 16: Protection during work, from departure until 1 month after the work agreement ends.
- 3) Article 17: Protection after work, up to 30 days after arriving in Indonesia.

### *Claims and Administration Procedures*

The claim and administration procedures in Regulation Number 18 of 2018 are considered complicated and require a lot of supporting documents, which often makes it difficult for PMIs to access social security benefits. Regulation Number 04 of 2023 seeks to simplify this procedure by introducing a technology-based system that simplifies the claims and administration process. This is expected to increase the accessibility and efficiency of social security services for PMI.

### *Socialization and Education*

Regulation Number 18 of 2018 has weaknesses in terms of socialization and education, where many PMIs do not know or understand the benefits of the available social security programs. Regulation Number 04 of 2023 emphasizes the importance of more intensive socialization and education through campaigns and training carried out by the government and employment agencies.

### *Inter-Agency Coordination*

Coordination between institutions in implementing Regulation Number 18 of 2018 is still less than optimal, which often leads to overlapping policies and inefficiencies. Regulation Number 04 of 2023 strengthens coordination between government agencies and involves international organizations and destination countries in protecting PMI. This is expected to increase the effectiveness of social security programs.

### *4.3. Effectiveness Analysis*

#### *Relevance*

Regulation Number 04 of 2023 is more relevant to PMI's current needs, considering the expansion of protection coverage to include health insurance and

repatriation. This shows that this new regulation is more responsive to the conditions and risks faced by PMI.

#### *Efficiency and Accessibility*

By simplifying claims and administration procedures and using technology, Regulation Number 04 of 2023 is more efficient and accessible than previous regulations. This is expected to increase PMI participation in social security programs and ensure they get the benefits they should.

#### *Protection Effectiveness*

The addition of types of guarantees and simplification of claim procedures in Regulation Number 04 of 2023 shows an increase in the effectiveness of protection for PMI. PMI now has better access to health services and repatriation if they encounter problems in their destination country.

#### *Program Sustainability*

Regulation Number 04 of 2023 shows a stronger commitment to ensuring the sustainability of social security programs through increased coordination between institutions and international cooperation. This is important to ensure long-term protection for PMI.

#### *Social and Economic Impact*

With wider protection coverage and easier procedures, Regulation Number 04 of 2023 is expected to provide a more positive social and economic impact for PMI and their families. Better protection will help reduce financial burdens and improve PMI welfare.

The quality of social security benefits for PMI has been improved by the government. This is proven by the government issuing Minister of Manpower Regulation No. 4 of 2023 regulation which was promulgated on February 22, 2023. There are additional benefits for protecting PMI from initially 14 risks regulated in the Minister of Manpower Regulation No. 18 of 2018 becomes the 21 risks regulated by Minister of Manpower Regulation No. 4 of 2023. Apart from that, there are new benefits that have not been regulated in Permenaker No. 18 of 2018, namely home care benefits, sickness benefits due to work accidents or work-related illnesses while in the work placement country, costs for replacing glasses, hearing aids, and compensation for being placed in an area that is not by the work agreement. The number of benefits from social security increases, such as death compensation, periodic compensation, failure to leave, compensation for layoffs, failure to be placed, dentures, land, sea, and air transportation costs, and scholarships for children of Indonesian migrant workers without increasing social security contributions. Furthermore, Minister of Manpower Regulation No. 4 of 2023 also simplifies the registration and claim submission process so that PMI can easily

access employment social security. However, in implementing social security benefits for PMI there are still problems such as:

- 1) There is not yet full coverage of protection for PMI who suffer work accidents and must receive treatment in their work placement country.
- 2) There is no synchronization between the regulations governing Work Accident Insurance (JKK) and Death Insurance (JKM), namely Government Regulation No. 82 of 2019 concerning amendments to Government Regulation No. 44 of 2015 concerning the implementation of JKK and JKM.
- 3) The problem with submitting a claim turns out to be that there are additional requirements outside of the regulations of the Minister of Manpower Regulation No. 18 of 2018 concerning PMI social security.
- 4) There is no assistance for PMI children whose parents are disabled or have died and who have not yet entered education because the Minister of Manpower Regulation No. 18 of 2018 explains that those who receive scholarships for 2 PMI children are determined based on educational level.
- 5) PMI has limited access to extending membership in the country of placement and payment of contributions considering that BPJS Employment offices are not yet widespread overseas.
- 6) Submission of claims is still done manually so it is difficult to know the progress of the claim.

Then, for PMI who are sick, they are not included in BPJS Employment unless they are sick due to a work accident, even though the insurance for TKI who were previously sick in inpatient or outpatient care can be claimed as long as there is a note because it uses a reimbursement system. Furthermore, the services received by PMI, such as illness due to work accidents in the placement country, are of little benefit. The benefits of care and treatment for PMI who are sick as a result of work accidents will only be felt when migrant workers return to Indonesia. This is a burden for PMI because their vacation time is limited and they tend to lose their jobs. Moreover, PMI who are victims of physical and sexual violence outside the workplace is not covered by BPJS Employment even though PMI are vulnerable to violence in their country of placement. Social security is also inadequate in providing protection for PMI who work in the fishing industry (Y. R. Sari, 2023).

With these steps, it is hoped that social security protection for PMI can continue to be improved, providing better security and welfare for them and their families. So, the implementation of social security based on Permenaker 04/2023 refines and updates several provisions to increase the efficiency and effectiveness of implementation and adds more specific provisions to overcome problems often faced by PMI.

## **5. Conclusion**

The existence of Minister of Manpower Regulation Number 04 of 2023 has shown significant improvements compared to Regulation Number 18 of 2018 in terms of coverage, efficiency, and effectiveness of social security protection for PMI. However, to

ensure successful implementation of this new regulation, further steps are needed, such as increased outreach, further simplification of claims procedures, and increased coordination between agencies. Increased coordination between government agencies and international cooperation in Regulation Number 04 of 2023 provides more comprehensive and synergistic protection for PMI, reducing policy overlap and inefficiency. With wider protection coverage and easier procedures, Regulation Number 04 of 2023 provides a more positive social and economic impact for PMI and their families. Better protection helps reduce financial burdens and improve PMI welfare.

Based on the research results and discussion described above, the author recommends:

- 1) The government can increase the number of social security programs on the problems experienced by Indonesian Migrant Workers in general and ensure that social security coverage covers all PMI work sectors, including the informal sector.
- 2) Improve coordination between government agencies, the private sector, and international organizations to ensure effective implementation of social security regulations. Cooperation with PMI destination countries also needs to be strengthened to ensure better protection for PMI abroad.
- 3) Increasing more intensive outreach and education programs to increase PMI awareness and understanding of social security benefits and procedures. Information campaigns can be carried out through various media, including social media, pre-departure training, and collaboration with employment agencies.
- 4) Establish an effective complaint and protection mechanism for PMI to report problems and get immediate assistance. This mechanism must be easily accessible and provide a fast and appropriate response.
- 5) Simplify administrative procedures with technology to increase efficiency.
- 6) Conduct regular evaluation and monitoring of regulatory implementation to ensure its effectiveness and sustainability.

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