

# Implementation of Community Service Programs in Improving Workers' Welfare through Employment Social Security Protection at Krilazz Ubud MSMEs

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INFORMASI ARTIKEL	ABSTRAK
<p><b>Kata Kunci:</b> BPJS Ketenagakerjaan UMKM Jaminan Sosial</p>	<p>Penelitian ini bertujuan untuk menjelaskan program perlindungan jaminan sosial bagi pekerja dan memastikan bahwa peserta yang terdaftar serta keluarga mereka mendapatkan perlindungan sosial yang memadai. BPJS Ketenagakerjaan merupakan salah satu program pemerintah Indonesia yang dirancang untuk memberikan perlindungan sosial kepada pekerja. Perlindungan pekerja diperlukan untuk melindungi dari risiko kerja yang tinggi yang dapat terjadi secara tiba-tiba. Program jaminan sosial BPJS Ketenagakerjaan mencakup lima jenis perlindungan: JKK (jaminan kecelakaan kerja), JKM (jaminan kematian), JHT (jaminan hari tua), JP (jaminan pensiun), dan JKP (jaminan kehilangan pekerjaan). Metode penelitian ini melibatkan survei lokasi dan observasi awal untuk memahami kondisi kerja, struktur organisasi, dan profil tenaga kerja di MSMEs Krilazz Ubud. Sosialisasi program dilakukan melalui presentasi di lokasi produksi keripik taro, diikuti dengan analisis data peserta dan pendaftaran mereka dalam sistem BPJS Ketenagakerjaan. Hasil penelitian menunjukkan bahwa banyak pekerja, terutama di sektor informal, kurang memahami manfaat program ini dan mengalami kendala administratif serta finansial dalam pendaftaran dan pembayaran iuran. Temuan penting meliputi tingginya kebutuhan akan sosialisasi yang lebih efektif dan penyederhanaan proses administratif untuk meningkatkan partisipasi. Simpulan dari penelitian ini adalah bahwa perlindungan jaminan sosial sangat penting bagi pekerja, dan BPJS Ketenagakerjaan berperan signifikan dalam meningkatkan perlindungan sosial bagi pekerja di Indonesia. Program ini membantu peserta mendapatkan asuransi terhadap risiko sosial yang dapat mengancam stabilitas ekonomi mereka dan keluarga.</p>
	ABSTRACT
<p><b>Keywords:</b> Institution of Social Security Employment Small and Medium Enterprise Social Security</p>	<p>This research aims to explain the social security protection program for workers and ensure that registered participants and their families receive adequate social security. BPJS Employment is one of the Indonesian government's initiatives designed to provide social protection to workers. Worker protection is essential to safeguard against the high risks associated with unexpected workplace incidents. The BPJS Employment program includes five types of social security: JKK (work accident insurance), JKM (death insurance), JHT (old age insurance), JP (pension guarantee), and JKP (job loss guarantee). To effectively cover the large number of workers in Indonesia, promoting the programs and benefits of BPJS Employment is crucial. This research involved conducting location surveys and initial observations at Krilazz Ubud MSMEs to understand working conditions, organizational structure, and workforce profiles. The program was socialized through a presentation at a taro chip production site, followed by participant data analysis and registration into the BPJS Employment system. The findings indicate that many workers, especially in the informal sector, have limited awareness of the program's benefits and face administrative and financial barriers in registration and contribution payments. Key findings highlight the need for more effective socialization and streamlined administrative processes to enhance participation. The conclusion of the research underscores the critical importance of social security protection for workers, with BPJS Employment playing a significant role in improving social protection in Indonesia. The program helps participants obtain insurance against social risks that could threaten their economic stability and that of their families.</p>
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## I. INTRODUCTION

As a country governed by law, Indonesia has the duty to provide equitable welfare to its citizens who abide by the established rules and, of course, to those residing within the country (Dalimunthe et al., 2023). Employees are a vital asset, work partners, and an investment for the company in boosting productivity (Agung & Tengah, 2023). Essentially, neither workers nor companies desire accidents to occur. This is a natural and universal instinct for all living beings (Siti Ummu, 1977). Every worker faces socio-economic risks, and employment social security can mitigate these socio-economic risks (Agus, 2015). Implementation involves actions taken by individuals, officials, and groups within governmental or private sectors aimed at achieving the goals outlined in policy decisions. It can be stated that implementation is an action or activity carried out by the government to achieve predetermined objectives. BPJS is a state-owned institution divided into two parts: BPJS Kesehatan (Health Insurance) and BPJS Ketenagakerjaan (Employment Social Security). As the administrator of employment social security, BPJS Ketenagakerjaan provides protection to workers, which can be managed through an insurance system. In practice, the presence of BPJS Ketenagakerjaan as an insurance tends to reduce the risks faced by workers. This insurance ensures that workers and their families are well protected and cared for (Siregar & Kristian, 2023).

When assessing the possibilities and limits of prolonging working lives from a health perspective, the crucial question of changes in the healthy working lifespan over time arises (Tetzlaff et al., 2024). The government's mandate for all Indonesian workers to join BPJS Employment underscores its commitment to providing comprehensive social security coverage (Imaniyah, 2019). BPJS Ketenagakerjaan aims to provide guarantees and fulfill the basic needs of its participants and their family members. One of the citizens' rights is social security, which offers legal protection to workers and their families against the risk of workplace accident (Vynka Zahira Sausan & Lia Nirawati, 2024). Social protection encompasses all efforts made by the government or groups to prevent and manage social risks and vulnerabilities to help people become self-sufficient and ensure everyone's basic rights (Firdausi et al., 2023). To provide protection for workers in Indonesia, a public legal entity known as BPJS Ketenagakerjaan was established. This institution is crucial for the country as it aims to ensure the welfare of its citizens, as stated in the fourth paragraph of the 1945 Constitution, which emphasizes general welfare to address risks of sudden poverty, disasters due to death, or loss of employment, managed through a social insurance mechanism (Zakiy & Nafi'ah, 2023). All individuals with worker or employer status, directly or indirectly, are entitled to labor protection organized by BPJS. BPJS functions as a manifestation of providing rights to all workers (Supadmo, 2023). BPJS TK needs to provide information, socialization, education, and advocacy to informal workers to raise their awareness and encourage them to become participants in Employment Social Security (Abdullah, 2018).

BPJS Ketenagakerjaan, using a social insurance mechanism, is a public program protecting workers from certain job-related risks. Initially managed by PT. Jamsostek (Persero) under the name Jamsostek (workforce social security), it was renamed BPJS Ketenagakerjaan on January 1, 2014, in accordance with Law No. 24 of 2011 on BPJS (Rahayu & Rahmatika, 2022). This program was established by the government to protect employed individuals, particularly those in large companies with many employees. BPJS Ketenagakerjaan offers five social security programs: Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Security (JHT), Pension Security (JP), and Unemployment Insurance (JKP). Participant segmentation includes wage earners (PU), non-wage earners (BPU), construction services (Jakon), and Indonesian migrant workers (PMI) (Zakiy & Nafi'ah, 2023). Socialization is crucial as many informal sector workers, such as traders, MSME operators, and online taxi drivers, are unaware of the benefits of BPJS Ketenagakerjaan. Informal workers need to be informed about these benefits, as they often assume the program is only for formal workers or company employees. Additionally, many informal workers are more familiar with BPJS Kesehatan than BPJS Ketenagakerjaan.

Micro and small enterprises (MSEs) face numerous challenges in their operations, including limited capital, inadequate human resources, restricted access to banking, uncertainty about business sustainability, and other issues. MSEs, mostly operating in the informal economy, have the potential to increase employment across various economic sectors (Saputra et al., 2022). Krilazz is an MSME specializing in taro processing, established in early 2021. Krilazz aims to enhance local snacks by processing agricultural products. The first taro chips were made without preservatives, artificial coloring, or flavor enhancers. Taro processing remains the main focus for future product development. Krilazz has gained national market recognition through various exhibition opportunities offered by county and provincial institutions.

Socialization at Krilazz Ubud MSMEs provides information on social security protection to MSME operators, ensuring protection and prevention in meeting the basic needs of families and workers. This gives workers a sense of security in performing their jobs, knowing they have employment social security protecting them from losing their income sources due to social risks (Zakiy & Nafi'ah, 2023). The government mandates that MSMEs or non-wage earners (BPU) participate in two programs: Work Accident Insurance (JKK) and Death Insurance (JKM).

The implementation of BPJS Ketenagakerjaan involves a structured approach to ensure comprehensive social security coverage for Indonesian workers. Through its various programs like Work Accident Insurance (JKK) and Death Insurance (JKM), BPJS Ketenagakerjaan aims to mitigate risks faced by workers across different sectors. These programs not only provide financial protection in case of accidents or death but also contribute to the overall welfare of employees and their families. By mandating participation, the government underscores its commitment to safeguarding the rights and well-being of all workers, whether they are wage earners, non-wage earners, or migrant workers.

Social protection, as facilitated by BPJS Ketenagakerjaan, plays a crucial role in reducing socio-economic vulnerabilities among workers. It ensures that individuals and their families are shielded from sudden economic shocks due to job-related accidents or other unforeseen circumstances. This aligns with constitutional provisions emphasizing the state's responsibility to promote general welfare and protect citizens against poverty and social risks. Through a structured social insurance mechanism, BPJS Ketenagakerjaan embodies the government's proactive approach in addressing socio-economic disparities and promoting social inclusion.

The evolution of BPJS Ketenagakerjaan from its predecessor, Jamsostek, underscores Indonesia's commitment to modernizing its social security framework. By expanding coverage and enhancing benefits under the revised framework since 2014, BPJS Ketenagakerjaan has adapted to meet the evolving needs of the workforce, including those in micro and small enterprises (MSEs). This adaptation is crucial as MSEs form a significant part of Indonesia's economy, contributing to employment generation and economic resilience at the grassroots level.

Effective socialization efforts are essential to ensure that all segments of the workforce, particularly those in the informal sector, are aware of and can benefit from BPJS Ketenagakerjaan. This includes MSME operators like Krilazz, who may initially lack awareness or understanding of their entitlements under the social security programs. By conducting targeted outreach and education campaigns tailored to the needs of MSEs, BPJS Ketenagakerjaan can enhance participation rates and ensure that all workers, regardless of their employment status, can access the protections afforded by the program.

### **Work Accident Insurance (JKK)**

Work accidents are unforeseen, unexpected, and unplanned events occurring at the workplace, resulting in injuries, illness, and losses to individuals, property, and the environment. Accidents can cause various losses, categorized into five groups: 1) Damage; 2) Organizational disruption; 3) Complaints, illness, and sorrow; 4) Deformities and disabilities; and 5) Death (Safrianto, 2018). According to Government Regulation No. 44 of 2015 on the Implementation of Work Accident Insurance and Death Insurance (PP 44/2015), JKK benefits include cash and/or medical services provided to individuals experiencing work accidents or occupational diseases caused by their work environment. Work accident insurance protects workers from accidents occurring during travel from home to work or vice versa via the usual route. It compensates employees who have accidents from their first day of work until they return home (Morawa, 2023).

### **Death Insurance (JKM)**

Death Insurance provides cash benefits to heirs in cases where the participant dies not due to a work accident. Benefits include:

- 1) A lump-sum payment of IDR 16,200,000.00 (sixteen million two hundred thousand rupiahs)
- 2) Periodic compensation of 24 times IDR 200,000.00 = IDR 4,800,000.00 (four million eight hundred thousand rupiahs)
- 3) Funeral expenses of IDR 3,000,000.00 (three million rupiahs)
- 4) Educational scholarships for children of participants who die not due to a work accident and have paid contributions for at least five years.

## II. ISSUES

Challenges in Implementing the BPJS Ketenagakerjaan Program:

1. **Lack of Awareness and Socialization:** Many workers, especially in the informal sector such as traders, MSME operators, and online taxi drivers, are still unaware of the benefits of BPJS Ketenagakerjaan. The misconception that this program is only for formal workers or company employees leads to low participation from the informal sector. This issue is particularly pronounced in Krilazz Ubud MSMEs, where the lack of targeted socialization efforts has contributed to limited awareness among local workers.
2. **Administrative Barriers:** The registration and claim processes are often perceived as complex and bureaucratic. Many workers face difficulties in accessing information or understanding the administrative procedures required to join BPJS Ketenagakerjaan or file claims. This challenge is evident in Krilazz Ubud MSMEs, where workers report confusion and frustration with the procedural requirements.
3. **Financial Constraints:** Many MSMEs face financial challenges, such as limited capital and restricted access to banking services. This makes them reluctant or unable to pay BPJS Ketenagakerjaan contributions, despite understanding the importance of social protection. In Krilazz Ubud MSMEs, financial constraints are a significant barrier, with many operators struggling to balance their budgets while attempting to comply with contribution requirements.

## III. METHODS

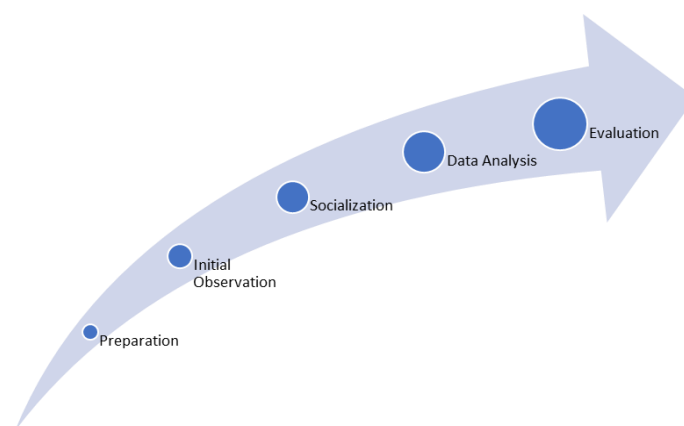


Figure 1. Socialization Activity with the Owner of Krilazz

The research in community service is aimed at MSMEs, namely Micro, Small, and Medium Enterprises, conducted by individuals, groups, or business entities. The implementation method begins with preparations such as location surveys, followed by initial observations, which involve observing and studying the target environment. This helps in understanding the working conditions, organizational structure, and workforce profile better. This observation also provides insights into conditions that might affect participation and understanding of social security. The data collected from these observations, including location survey reports and initial observation notes, is crucial for tailoring the socialization program to meet the specific needs of the MSMEs. Then, the main problems faced by Krilazz MSMEs and their workers related to understanding, participation, and benefits of the BPJS Ketenagakerjaan program are identified through detailed problem identification reports. Next, the implementation phase of the socialization program includes presenting the BPJS Ketenagakerjaan social security program and its benefits, which is conducted at the taro chip production site on July 1, 2024. Supporting materials such as presentation slides and brochures are used during the socialization.

After the presentation of the socialization, the data analysis of participants is carried out, and the participant data is entered into the BPJS Ketenagakerjaan system followed by the printing of BPJS Ketenagakerjaan membership cards. To ensure the effectiveness of the program, continuous

follow-up and support are provided to address any questions or issues that arise. From all these stages, an evaluation of the service must be conducted, including the analysis of participant feedback and effectiveness of the program. Through the motivation of the internship participants to continue achieving the internship goals, which are to improve protection services for informal workers, such as traders, comprehensive reports and documentation of the service are prepared.

Following the initial observations and identification of key challenges, the implementation phase of the socialization program involves tailoring educational sessions to address specific needs and gaps identified within Krilazz MSMEs. This includes interactive workshops and training sessions aimed at enhancing understanding among employees about their rights and entitlements under the BPJS Ketenagakerjaan program. By fostering a participatory approach, the program aims to empower workers with the knowledge needed to make informed decisions regarding their social security benefits. Moreover, collaborative efforts with local authorities and community leaders play a crucial role in ensuring the success of the socialization program. Engaging these stakeholders helps in garnering local support, addressing cultural nuances, and adapting the program to fit the unique context of Krilazz MSMEs. This collaborative approach not only enhances the credibility and acceptance of the BPJS Ketenagakerjaan program but also builds sustainable relationships within the community, fostering long-term engagement and compliance.

Furthermore, continuous monitoring and feedback mechanisms are implemented throughout the socialization process to gauge the effectiveness of the program and address any emerging issues promptly. Regular surveys and focus group discussions with participants provide valuable insights into the impact of the program on increasing awareness and participation in social security initiatives. This iterative approach allows for adjustments to be made in real-time, ensuring that the program remains relevant and impactful.

Lastly, the culmination of the service is marked by a comprehensive evaluation that assesses the overall outcomes and achievements against predefined goals. This evaluation includes quantitative data analysis of participation rates, membership enrollments, and satisfaction levels among participants. Qualitative assessments capture the perspectives and experiences of stakeholders, highlighting successes, challenges, and areas for improvement. By conducting a thorough evaluation, the research aims to provide actionable insights for future community service initiatives, ultimately contributing to the continuous improvement of social security provisions for MSMEs in Krilazz and similar contexts.

#### **IV. RESULTS AND DISCUSSION**

Labor in Indonesia currently greatly needs social security to help them focus on their work. This will improve workers' welfare and positively impact their families' livelihoods in case of work-related accidents. The Constitution of the Republic of Indonesia Year 1945 explains social security for workers in Article 28H paragraph (3): "Every person has the right to social security that enables the fullest development as a dignified human being." Additionally, Article 34 paragraph (2) states: "The state develops a social security system for the entire population and empowers the weak and incapable in accordance with human dignity." (Supadmo, 2023). With an increasingly advanced implementation system, the BPJS Ketenagakerjaan program now not only assists workers and employers but also contributes to Indonesia's economic growth and societal welfare. Fundamentally, the social security system is designed to protect workers' fundamental rights, such as the right to a decent standard of living, pension benefits, occupational accident coverage, and other entitlements (Safrianto, 2018). Socialization of the Employment Social Security program is carried out by BPJS Ketenagakerjaan Gianyar Branch throughout East Bali.

In line with BPJS Ketenagakerjaan's objective to protect workers, the Gianyar Branch organizes socialization programs in MSMEs like Krilazz. BPJS Ketenagakerjaan employees provide education and information about the benefits of the program. Through these socialization activities, it is hoped that companies will enroll their employees in the BPJS Ketenagakerjaan program to provide better workplace protection. This ensures employees feel secure and no longer worry about medical expenses or work-related risks, as they are covered by BPJS Ketenagakerjaan and even receive wage replacement if unable to work (Rahayu & Rahmatika, 2022).





Figure 2. Socialization Activity with the Owner of Krilazz



Figure 3. Socialization Activity with Krilazz Workers

The implementation of the BPJS Ketenagakerjaan program represents a significant advancement in ensuring comprehensive social security coverage in Indonesia. By offering robust protections against workplace hazards and financial stability through pension benefits, the program not only safeguards individual workers but also contributes to a more resilient workforce. This initiative aligns with broader economic development goals by alleviating the economic burden on families and promoting sustainable livelihoods. The emphasis on socialization activities further highlights the program's commitment to raising

awareness among both employers and employees regarding their rights and entitlements under the social security framework.

To assess the program's impact, data from participant satisfaction surveys before and after the program's implementation will be analyzed to gauge changes in understanding and perceptions. Additionally, examining statistics on claims submitted and approved, as well as analyzing participation rates before and after the socialization, will provide insights into the program's effectiveness. Evaluation of internal performance metrics, such as claim processing times and customer satisfaction, will further elucidate operational efficiency. Furthermore, case studies of participating MSMEs will offer a detailed view of the program's specific impacts. The role of BPJS Ketenagakerjaan extends beyond insurance, acting as a catalyst for social equity and inclusion by empowering marginalized groups and improving their access to essential healthcare and financial security. Through strategic partnerships with local businesses and community organizations, BPJS Ketenagakerjaan enhances its outreach and strengthens social cohesion. This collaborative approach underscores Indonesia's commitment to upholding human dignity and fostering sustainable development through inclusive social policies.

## V. CONCLUSION

Work Accident Insurance (JKK) and Death Insurance (JKM) are two mandatory programs that every business or company must adhere to in order to protect their workforce. Through socialization efforts targeting MSMEs like Krilazz about the Work Accident Insurance (JKK) and Death Insurance (JKM) programs provided by BPJS Ketenagakerjaan, it is expected that Krilazz MSMEs will gain a better understanding of the importance of having such protections. These programs are essential for supporting the welfare and security of their businesses.

Increasing awareness and understanding among workers about the significance of social security, coupled with higher participation rates in social security programs, have substantial impacts. Workers gain improved access to healthcare services, workplace accident protections, and retirement benefits, significantly enhancing their overall welfare. This demonstrates that educating and facilitating access to employment social security plays a crucial role in improving the quality of life for workers.

Furthermore, the implementation of JKK and JKM programs not only ensures compliance with legal requirements but also enhances employee morale and productivity. By investing in the well-being and safety of their workforce, businesses foster a more stable and committed workforce. Additionally, integrating these social security programs into business practices contributes to a positive corporate image and fosters trust among employees, leading to enhanced organizational resilience and sustainability.

To further enhance the effectiveness of JKK and JKM programs, businesses should consider integrating comprehensive safety and health protocols into their daily operations. This includes regular training sessions on workplace safety, ergonomic practices, and emergency response procedures. By fostering a culture of safety-consciousness and proactive risk management, companies not only reduce the likelihood of accidents but also demonstrate a genuine commitment to employee well-being. Moreover, establishing clear channels of communication between management and employees regarding social security benefits and entitlements can help clarify any misunderstandings and encourage greater participation in these programs.

Additionally, collaboration with governmental agencies, industry associations, and non-governmental organizations (NGOs) can amplify the impact of social security initiatives. By partnering with these stakeholders, businesses can access additional resources, expertise, and support networks to effectively implement and promote JKK and JKM programs. Such partnerships can also facilitate the sharing of best practices and innovative approaches to enhance workplace safety and employee welfare across different sectors and regions. Ultimately, by fostering a collaborative ecosystem focused on social security, businesses can contribute to a more resilient and inclusive economy while ensuring sustainable development for all stakeholders involved.

In conclusion, continuous education and proactive participation in social security programs like JKK and JKM are pivotal for both employers and employees. It not only mitigates financial risks associated with accidents and deaths but also promotes a culture of care and responsibility within the workplace. By prioritizing social security, businesses not only comply with regulations

but also contribute to broader societal goals of equity, welfare, and sustainable development. These recommendations aim to not only strengthen the implementation of JKK and JKM but also foster a holistic approach to workplace safety and employee welfare that aligns with broader societal and economic objectives.

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