



Effectiveness of the Employment Social Security Program for Village Government Officials in the Working Area of BPJS Employment Sikka Maumere Branch Office

Ade Aryan Manala Tandil¹, Budi Rianto², Dewi Casmiwati³

^{1,2,3} Hang Tuah University

ABSTRACT

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Employment social security aims to provide protection against employment-related social risks and the impacts that may arise. This study aims to analyze the Effectiveness of the Employment Social Security Program for Village Government Officials at BPJS Employment Sikka Maumere Branch Office. This research uses a qualitative method. The implementation of the employment social security program for village government officials can help meet basic needs after the occurrence of social risks. The data sources used are primary data and secondary data obtained from interviews, documentation, and observation. The measurement of program effectiveness is carried out using 4 (four) indicators, namely Program Target Accuracy, Program Socialization, Program Objectives, and Program Monitoring. The results show that the Effectiveness of the Employment Social Security Program for Village Government Officials at BPJS Employment Sikka Maumere Branch Office is considered effective. Program Target Accuracy is effectively achieved because village government officials need the employment social security program. Program socialization runs well and effectively for village officials. The achievement of Program Objectives is realized through benefits needed by village government officials and their families. Program monitoring is carried out through communication and coordination methods between local governments and BPJS Employment, resulting in sustainable cooperation agreements. There are supporting factors in program implementation, namely government support and commitment as well as adequate regulations. There are also inhibiting factors in program implementation, namely limited regional fiscal capacity and low technological literacy among the community. The suggestions and recommendations related to the Effectiveness of the Employment Social Security Program for Village Government Officials at BPJS Employment Sikka Maumere Branch Office are to create innovations in program socialization that reach a wider community, as well as the creativity of local governments to create fiscal space for regions and villages for the implementation of employment social security programs.

KEYWORDS:

Effectiveness, Employment Social Security

INTRODUCTION

Social security aims to provide protection against social risks that may occur or will occur in the life of an individual or society. Employment social security is one of the instruments organized by the state to provide protection to

the community, especially workers. This program aims to ensure the fulfillment of basic needs when workers experience certain social risks, such as work accidents or death. Nurhadi et al. (2024) cite several opinions regarding the definition of risk, namely:

Risk is danger, consequence, or outcome that may occur from an ongoing process or a future event (Hanafi, 2006)

According to Vaughan (1978), risk is the chance of loss, the possibility of loss, and uncertainty

Risk is defined as something bad that happens or as a hazardous event (Fraser, 2016)

Corresponding Author: Ade Aryan Manala Tandil

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Ade Aryan M.T. et al, Effectiveness of the Employment Social Security Program for Village Government Officials in the Working Area of BPJS Employment Sikka Maumere Branch Office

Risk is an uncertain event or condition which, if it occurs, can have positive or negative effects on project objectives (Project Management Institute, 2004)

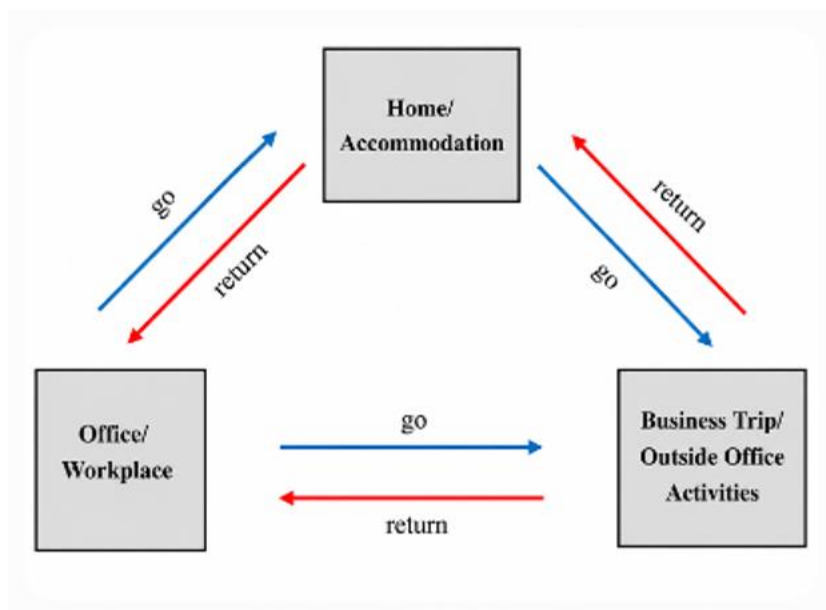
Risk is a measure of probability and impact if project objectives are not achieved (Kerzner, 2003)

Risk is an uncertain event or condition that, if it occurs, will affect the achievement of project objectives (Association for Project Management, 2000)

Risk causes losses to those who experience it, and the impact is not only felt by the worker but also by family members. Pia (2020) states that if a change occurs in one family member, other members are also affected. In family system theory developed by Bowen (1970), the family is a system where each member has roles and rules to be

respected. Social risks experienced by a worker, especially when affecting the head of the family as the breadwinner, will impact other family members. The most common concern is the inability to meet basic family needs when the breadwinner dies.

Employment social risks arise within the scope of work activities. Every worker has the potential to face such risks, including village government officials. These officials are categorized as wage-earning workers, meaning they receive wages, salaries, or other forms of compensation. Their work activities are not limited to office environments but also include external activities such as supervising labor-intensive village projects or conducting community data collection.



(source: processed by researcher, 2025)

Figure 1 illustrates worker activities across various spaces, each presenting potential risks of work accidents or death. The impact of employment social risks leads to high expenditures borne by workers and their families, including medical costs, ceremonial expenses due to death, daily living expenses, and children's education costs.

Employment Social Security

Social security functions as an instrument to maintain a decent standard of living for workers and their families. It is mandated by Law Number 40 of 2004 concerning the National Social Security System, covering health insurance, work accident insurance, death insurance, pension insurance, and old-age insurance. The implementation is carried out by state-owned enterprises as stipulated in Law Number 24 of 2011 concerning Social Security Administering Bodies, where PT Askes became BPJS Health and PT Jamsostek became BPJS Employment, which administers:

1. Employment Injury Security (JKK), the implementation of which is regulated in Government Regulation Number 44 of 2015, as amended by Government Regulation Number 82 of

2019 and further amended by Government Regulation Number 49 of 2023, is a form of protection against risks and all types of work accidents so that workers can feel safer and more comfortable in carrying out their work activities. JKK provides various protection benefits at work, ranging from transportation and medical expenses for work accidents, compensation in case of disability, work accident compensation amounting to 48 times the reported wage, to scholarship benefits for 2 children of workers with a maximum value of Rp 174,000,000.

2. Death Security (JKM), the implementation of which is regulated in Government Regulation Number 44 of 2015, as amended by Government Regulation Number 82 of 2019 and further

Ade Aryan M.T. et al, Effectiveness of the Employment Social Security Program for Village Government Officials in the Working Area of BPJS Employment Sikka Maumere Branch Office

amended by Government Regulation Number 49 of 2023, is compensation received by the participant's heirs if the participant dies not due to a work accident. The amount of compensation received by the participant's heirs is Rp 42,000,000.

3. Pension Security (JP), the implementation of which is regulated in Government Regulation Number 45 of 2015, is a social security program aimed at maintaining a decent standard of living for participants or their heirs by providing income to participants or their heirs after reaching retirement age, or in the event of a work accident resulting in permanent total disability or death.
4. Old Age Security (JHT), the implementation of which is regulated in Government Regulation Number 46 of 2015, is a cash benefit received by participants or their heirs when the participant retires, is laid off, passes away, or experiences permanent total disability. The JHT benefit received is the accumulation of all JHT contributions paid to BPJS Employment plus the investment returns on those contributions.
5. In line with the needs for worker protection, the government has introduced the Job Loss Insurance (JKP) program, which is mandated by Law Number 11 of 2020 on Job Creation, with its implementation regulated in Government Regulation Number 37 of 2021 as amended by Government Regulation Number 6 of 2025. The JKP program is also a response to global economic changes and competition that may result in unilateral termination of employment by employers. JKP benefits help maintain income lost due to layoffs, so that for 6 months after termination, workers still receive compensation amounting to 60% of their last wage from an employer entity.

Thus, up to the present time, BPJS Ketenagakerjaan administers 5 (five) employment social security programs. The main objective of these programs is to provide a sense of security and peace of mind for workers in carrying out their work activities so that productivity is maintained. Therefore, these programs prevent the emergence of new poverty caused by the loss or reduction of income due to social risks in employment.

The Employment Social Security Program provides certainty of benefits when employment-related social risks occur to all workers, including village government officials. In Presidential Regulation Number 109 of 2013 concerning the Phasing of Participation in Social Security Programs, Article 1 paragraph (9) states that a Worker is any person who works by receiving a salary, wage, or other forms of compensation. In Law Number 6 of 2014 concerning

Villages, Article 66 states that the Village Head and Village Apparatus, who are village government officials, receive a fixed income every month sourced from the balancing funds of the State Revenue and Expenditure Budget (APBN), which are determined annually in the structure of the Regional Revenue and Expenditure Budget (APBD) of the regency/city. Based on the above definition, village government officials can be understood as workers who receive wages. As workers who receive wages, village government officials must become participants in the employment social security program as stated in Article 4 of Presidential Regulation Number 109 of 2013, which states that participants are wage-earning workers who work for state-administered employers and those who work for non-state employers. Based on this explanation, it can be concluded that village government officials are workers employed by state administrators who must receive protection under the Employment Social Security Program.

Effectiveness Program Theory

The implementation of the Employment Social Security program for village government officials is one of the strategic steps taken by the regency governments of Sikka, East Flores, and Lembata in improving the welfare of village government officials. The high level of dependence on Regional Transfer funds also affects the Village Fund Allocation, thereby influencing the amount of fixed income for village government officials, which is adjusted to the financial capacity of the region. Employment-related social risks and their impacts have the potential to occur among village government officials, which can be felt by the officials themselves and their families. Therefore, if such social risks occur, they will increase the expenditure burden of village government officials and their families because the costs of handling employment social risks are not covered by the Village Fund Allocation, Village Funds, or the Regional Budget (APBD). Without allocating the handling of employment social risks within the APBD and APBDes budget structures, protection from such risks is carried out through the Employment Social Security mechanism in accordance with applicable regulations. In this study, the implementation of the Employment Social Security program for Village Government Officials will be measured in terms of its effectiveness using the Program Effectiveness theory proposed by Budiani (2007), which states that effectiveness is the conformity between outputs and the established objectives. The variables that can be used to assess program effectiveness are as follows:

- a. Program targeting accuracy, to see whether the program being implemented is on target.
- b. Program socialization, by assessing whether the program to be or being implemented has been socialized or publicized to the community, and how much socialization has been carried out to the

Ade Aryan M.T. et al, Effectiveness of the Employment Social Security Program for Village Government Officials in the Working Area of BPJS Employment Sikka Maumere Branch Office

community regarding the implementation of the program.

- c. Program objectives, to see the objectives of the program being implemented.
- d. Program monitoring, by observing the supervision of the implementation of the program being carried out

RESEARCH METHODS

This study uses a qualitative descriptive approach. Qualitative research methods are approaches used to understand events or phenomena in their natural context, where the researcher acts as the main instrument in the data collection process. According to Poerwandri (1998) as cited by Putra (2020), qualitative research is research that produces and processes data that are descriptive in nature, such as interview transcripts, field notes, images, photographs, video recordings, and others. This type of research is intended to obtain data and information regarding the implementation of the employment social security program that has been running within the working area of the BPJS Ketenagakerjaan Sikka Maumere branch office. The qualitative approach used aims to explore in depth the implementation of the employment social security program in terms of the impact of its implementation as well as the public's response to the implementation of the program.

RESULTS AND DISCUSSION

Effectiveness of the Employment Social Security Program for Village Government Officials

1. Program Target Accuracy

Program target accuracy is one of the factors that determine whether a program is effectively implemented or not. The success of the program is largely influenced by the realities experienced by the beneficiaries of the program and those who directly observe its benefits.

1.1 The Need for the Employment Social Security Program

Sikka Regency, East Flores, and Lembata have wide geographical areas with settlements that are not centralized in one location but are spread out. The dispersion of settlements expands the transportation range required to support the work activities of village government officials. This expanded transportation range also increases the likelihood of employment-related social risks, and when such risks occur, employment social security plays an important role in providing protection through schemes that can eliminate expenses resulting from workplace accidents. Employment-related social risks can increase financial burdens if not covered by employment social security, which in turn affects the economic condition of families. One informant, a village government official, stated that employment social security is a necessity as

a backup for the income of village officials, which is not large and is even below the regional minimum wage (UMR), due to concerns that without such protection, expenses would increase if employment-related social risks occur. From this explanation, it can be concluded that the Employment Social Security Program, which is a necessity for village government officials, is running effectively.

1.2 The Impact of the Program on the Welfare of Village Officials and Their Families

The employment social security program provides significant benefits to the families of village government officials, especially in the event of death. The benefits can help reduce the financial burden on the heirs of village officials and also cover daily needs and educational expenses for the family and heirs. One heir stated that the benefit claims from the employment social security program were prepared to pay for a child's college tuition in the coming year. Another heir explained that the benefit claims were used to finance funeral-related ceremonies, such as purchasing a coffin and livestock required for the ceremony. From this explanation, it is clear that the benefit claims from the employment social security program have a significant impact on the welfare of village government officials and their families, as they help fulfill basic living needs adequately.

2. Program Socialization

2.1 Publication and education on program benefits

The publication of program benefits carried out to village government officials and the general public is an effort to introduce employment social security to the public as well as to observe the community's response to employment social security. The publication of program benefits, which consists of efforts to disseminate information about program benefits to the general public, includes activities such as distributing brochures or flyers. The effectiveness of education on program benefits, which is an activity carried out by program implementers to provide understanding to the community regarding the benefits of employment social security programs, will be reflected in the responses of the audience and participants.

2.2 Forms of socialization of the employment social security program

In the process of socializing the employment social security program, the most frequently used form is face-to-face socialization with participants or audiences. This type of socialization is most commonly used to assess the direct responses of participants.

2.3 Other media used for socialization

The media referred to here concerns whether there are other forms of socialization of the employment social

Ade Aryan M.T. et al, Effectiveness of the Employment Social Security Program for Village Government Officials in the Working Area of BPJS Employment Sikka Maumere Branch Office

security program used to disseminate information about employment social security. One informant stated that the dissemination of information related to the employment social security program is also carried out through social media and correspondence directed to village offices.

3. Program Objectives

3.1 Program benefits for economic needs

The employment social security program, as part of social welfare coverage, aims to ensure that all citizens can meet their basic living needs adequately. The benefits of compensation from the employment social security program are mostly used to meet short-term needs due to death, and are also utilized to fulfill daily living needs and to cover children's education costs after the occurrence of risk or death. One beneficiary emphasized that employment social security compensation provides significant benefits in helping to ease education costs and realize parents' aspirations for their children to receive a good education.

3.2 Improvement of Village Government Officials' Productivity

The participation of village government officials in the employment social security program provides assurance of protection against potential risks. Hasibuan in Waruwu (2024) states, based on motivation and work welfare theory, that increased productivity and loyalty will be created when employees or workers feel protected from financial risks arising from unexpected events, leading them to work with greater focus and dedication. One informant, a village government official, stated that the certainty of protection fosters a sense of security and comfort at work, so that in carrying out work activities there is no longer worry or anxiety about the future. The creation of a sense of security will transform the work behavior of village government officials from ordinary performance into highly dedicated behavior.

4. Program Monitoring

4.1 Stakeholder Assessment of the Implementation of the Employment Social Security Program

Stakeholder responses to the implementation of the employment social security program greatly influence the continuity of applying the program to village government officials. Positive assessments of the process, outputs, and impacts of the program's implementation will serve as a space for evaluation regarding the continuation or sustainability of the employment social security program. Positive assessments of the program's services represent a form of satisfaction with its implementation. The results of the program's implementation provide a positive response for local governments, indicating that the

program delivers significant benefits. Therefore, based on the monitoring carried out, efforts will be made to expand the coverage of protection so that the employment social security program also reaches officials of the Village Council (BPD) and other institutional apparatus.

Supporting and Inhibiting Factors

1. Supporting Factors

The supporting factors in implementing the employment social security program for village government officials include:

- a. Support from local governments and enthusiasm in implementing the employment social security program are clearly stated in the Cooperation Agreement established between BPJS Ketenagakerjaan and the Regional Government. This demonstrates a clear commitment from local governments to provide social security protection for village government officials.
- b. Regulation is an important element in the implementation of the employment social security program. Regulations or rules form the basis for implementing the program, which are then used by local governments to allocate a portion of the budget within the Regional Revenue and Expenditure Budget each year to pay employment social security contributions for village government officials.

2. Inhibiting Factors

Factors that may hinder the implementation of the employment social security program for village government officials include:

- a. The fiscal limitations of local governments are the main obstacle in implementing the employment social security program in Sikka, East Flores, and Lembata Regencies, where the budget structure of these three regions is highly dependent on Transfer to Regions (TKD) funds. In each of these regencies, such funds account for more than 91% of the total regional budget in 2025, and more than 50% is allocated to mandatory employee expenditures, leaving limited fiscal space for policies related to employment social security contribution spending.
- b. The public still has low technological literacy, making it somewhat difficult to access digital information, resulting in a continued reliance on conventional methods such as directly asking others for information.

CLOSING

1. Conclusion

Based on the results of the research on the Effectiveness of the Implementation of Employment Social Security

Ade Aryan M.T. et al, Effectiveness of the Employment Social Security Program for Village Government Officials in the Working Area of BPJS Employment Sikka Maumere Branch Office

for Village Government Apparatus at the Sikka Maumere Branch Office, which uses the Effectiveness theory from Budiani (2007) with the following indicators:

1. Program Target Accuracy
2. Program Socialization
3. Program Objectives
4. Program Monitoring

It can be concluded that the employment social security program for village government apparatus at the Sikka Maumere branch office is effective because, from the four indicators proposed by Budiani (2007), all indicators demonstrate effectiveness, namely the indicators of program target accuracy, program socialization, program objectives, and program monitoring. These four indicators meet the effectiveness criteria in the proposed sub-indicators, where the implementation of the employment social security program for village government apparatus is on target because it meets a need. Program socialization has been carried out effectively among village government apparatus, but it still needs to be further optimized in disseminating information about the employment social security program to the general public. The program objectives are also aligned with the benefits of the employment social security program received by village government apparatus and their families, and the monitoring of the program has had an impact on expanding protection coverage in villages. Stakeholder responses to the implementation of the employment social security program are positive, as indicated by the expansion of participant coverage to members of the Village Council (BPD).

2. Suggestions

Based on the findings above, the researcher proposes several suggestions regarding the effectiveness of the employment social security program for village government apparatus at the Sikka Maumere branch office, namely:

1. Local governments should be more creative in preparing greater fiscal space for implementing the employment social security program because it provides definite benefits to the community.
2. Local governments should use other legitimate and non-binding budget sources to support employment social security protection efforts so that they do not rely solely on regional or national budgets, for example by encouraging the use of Corporate Social Responsibility (CSR) funds from local companies to pay employment social security contributions for the community.
3. Local and village governments should also act as channels of information for the general public so

that the employment social security program can have a positive impact on society.

4. BPJS Employment should conduct more intensive evaluations in collaboration with local governments.
5. The public should be more proactive in accessing important information, including employment social security.

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Ade Aryan M.T. et al, Effectiveness of the Employment Social Security Program for Village Government Officials in the Working Area of BPJS Employment Sikka Maumere Branch Office

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Regulations

1. Law Number 40 of 2004 concerning the National Social Security System
2. Law Number 11 of 2009 concerning Social Welfare
3. Government Regulation Number 44 of 2015 concerning the Implementation of the Work Accident Insurance Program and Death Insurance
4. Government Regulation Number 46 of 2015 concerning the Implementation of the Old-Age Security Program
5. Government Regulation Number 45 of 2015 concerning the Implementation of the Pension Security Program
6. Government Regulation Number 82 of 2019 concerning Amendments to Government Regulation Number 44 of 2015 concerning the Implementation of the Work Accident Insurance Program and Death Insurance
7. Presidential Regulation Number 109 of 2013 concerning the Staging of Participation in the Social Security Program
8. Law Number 24 of 2011 concerning the Social Security Administering Body
9. Law Number 6 of 2014 concerning Villages
10. Government Regulation Number 39 of 2012 concerning the Implementation of Social Welfare
11. Minister of Manpower Regulation Number 5 of 2021 concerning Procedures for the Implementation of the Work Accident Insurance Program, Death Insurance, and Old-Age Security Programs