

Commitments of Countries to Giving Old Age Allowances to Workers

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The existence of a nation is to fulfil multiple needs and wants that require people to work together in order to fulfil their needs as they cannot fulfil them individually. Thus, based on each person's skill, he or she has his or her own tasks. This unity is called society or nation. Then, in a sovereign nation framework based on the 1945 Constitution, one of the remits is to provide social security for every citizen. This commitment to social security is also stated in the 1948 United Nations' Declaration of Human Rights, and further it is emphasised in the International Labour Organisation's Convention No. 102/1952, which is aligned with the Indonesian Parliament (MPR-RI) in TAP No X/MOR/2001. This assigns the President to create a National Social Security System (SJSN) in order to provide an integrated and comprehensive social security service. In June 30th 2015, the Government issued Regulation No. 46/2015 about the Pension Plan – based on the Act No. 40/2004 about the National Social Security System. In Regulation No. 46/2015, article 1 on general requirements, section 1 states “OldAge Insurance (JHT) is a lump-sum cash benefit that is paid to the workers when retired, dead, or permanently disabled”. Describing a nation's policy, in the form of regulations, is necessary to measure the commitment of a nation in developing its people. Indonesia, as a part of the global world, has signed numerous world conventions and must be held accountable in improving social welfare and protection for its citizens. In the implementation of JHT-SJSN, some findings are: (1) the nation's commitment has been relatively weak; (2) the regulations have been inconsistent; (3) the regulations have multiple interpretations; and (4) the advocacy and socialisation have not been maximised. These findings are interconnected with each other in which the first, second, and third findings are based on the same subject, which are Regulation No. 46, No. 60, and the Labour Minister Regulation No. 19/2015, that were cascaded from SJSN Act. The fourth finding is subject to the effort of BPJS Employment. Because of the workers' resistance against the Regulation No. 46/2015, the Regulation No. 60/2015 and

the Labor Minister Regulation No. 19/2015 were issued as a compromise even though the content tended to diverge from what is stated in the SJSN Act. The policy recommendation for the Indonesian Government is to repeal the Labour Minister Regulation No. 19/2015 about the Procedures and Requirements of JHT Benefit Payment. Regulation No. 60/2015 also needs to be revised, directly referring to SJSN Act article 35, 36, 37, and 38. In that revision, it is also needed to regulate the mechanism of JHT claim payments under 10 years. BPJS Employment must intensify the advocacy and socialisation of the JHT philosophy and benefit for workers, so that they can age gracefully. Therefore, BPJS Employment Management has to create the necessary system and operational procedure.

Key words: *Employment Insurance; SJSN; JHT; BPJS Employment; Indonesia.*

Introduction

The country arises or exists because of various human needs and desires which lead them to work together to meet their needs, because they cannot do it individually. Since each person has different respective skills, they have their own tasks and work together to fulfil their common interests. This unit is referred to as the community or the state. So the state must fulfil three conditions for existence, namely a) there is a certain area; b) there are people; c) there is a sovereign government.

The three pillars of the requirements of a country, for Indonesia, are truly extraordinary and very strong in the world. In terms of location and size, Indonesia is very strategic, by which it consists of more than 17,000 islands, vast lands, deep seas, a tropical climate, and a large population (250 million) compared to other countries. The constitutional government is very sovereign with its democratic systems admired by the world.

In the framework of a sovereign state with a strong constitution, the 1945 Constitution implements social security for all people as mandated in article 28H paragraph (3), concerning the right to social security and also (see article 34 paragraph (2)). Social security is also guaranteed in the United Nations Declaration on Human Rights in 1948 and confirmed in ILO Convention No. 102 of 1952, which encourages all countries to provide minimum protection to every workforce. In line with these provisions, the People's Consultative Assembly of the Republic of Indonesia in TAP Number X / MPR / 2001 assigned the President to establish a National Social Security System in order to provide comprehensive and integrated social protection.

In some literature, the notion of social security is diverse, but the essence has similarities. Judging from the social insurance approach, social security is defined as a technique or method of handling risks concerning work relations, based on the law of large numbers. In terms of social assistance, social security means income support for disadvantaged communities for consumption purposes. Therefore, social security can be interpreted as (1) one of the economic factors such as consumption, savings and subsidies / concessions for risk redistribution; (2) state instruments for the redistribution of socio-economic risk through means tests (means test application), namely testing what participants have in the form of savings accounts or real wealth; (3) poverty alleviation programs that are followed by community empowerment; and (4) basic protection systems for overcoming the partial loss of workers' income as a consequence of the risk of employment relationships.

Social security may be specifically understood as a protection system in the form of income support for everyone who needs it, through a means test carried out by authorised institutions (Purwoko, 2011). Regarding this, authorised institutions carry out means tests in several countries, such as tax institutions in England and central point institutions in Australia. Test applications are needed for justice so that recipients of social security benefits are truly people who are entitled and need income support.

The SJSN Law explains that the social security pillar consists of social assistance, mandatory savings, and social insurance. Social assistance is a system for reducing poverty funded by taxes (which is included in the APBN and issued as a PBI-Beneficiary for Contributing Assistance), while a provident fund is a savings scheme for itself such as JHT. Whereas, social insurance is a mandatory program funded by contributions from participants or other parties and/or by the government for the poor. This social insurance model is considered the best and most effective way to finance social security.

The main foundation of the SJSN is social security of a state program whose purpose is to provide certainty of protection and social welfare for all the people of Indonesia. Under this Country Program (SJSN), it is expected that every resident can fulfil the basic needs of a decent life if things happen that can result in lost or reduced income due to illness, accident, loss of employment, entering old age or retirement.

Furthermore, social security is a component of social protection, in addition to other components, namely social assistance. In Indonesia, there are already rules and regulations for government obligations (as state administrators) to implement social protection programs, with policy orders, namely for social security programs carried out with a law specifically regulating the SJSN Law, and the BPJS Law. For social assistance programs such as the Raskin program, PKH, public housing, direct cash assistance, it is held directly by the government through the relevant Ministry.

Social security is regulated by two laws (SJSN and BPJS); the State formed two bodies as organisers of social security that are directly responsible to the President, namely BPJS Health and BPJS Employment Law Number 24 of 2011 which started operating on January 1, 2014.

Especially for BPJS Employment, the BPJS Law has stipulated that as of 1 January 2014, the Health Insurance Program was submitted to BPJS Health, thus BPJS Employment held JKK, JKm, and JHT by referring to Law 3/1992 on Social Security Employment until the end of June 2015 and 1 July 2015, which organised the JKK, JKm, JHT and JP programs in accordance with the National Social Security System Law and the BPJS Law. Then, the rules for the implementation in the form of the PP for the four programs were issued one day before the enactment (July 1, 2015).

From the constitutional flow outlined above, in terms of the system of state administration it is by seeing the red thread of the mandate of the 1945 Constitution which is in line with the National Social Security System Law and the BPJS Act. Administratively, both Laws (SJSN and BPJS), formulate plans that can be implemented in more detail through Government Regulations and Presidential Regulations with signs that are measurable and consistent with the Act formally.

The System Approach was taken focusing on the Old Age Insurance Program to ensure whether the implementation policy is in accordance with the policies contained in the norms of the National Social Security System Law and the Act on BPJS or not.

Old Age Insurance Program

As mandated by the National Social Security law System and the BPJS Act on 30 June 2015, the government has issued Government Regulation Number 46 of 2015 concerning the Implementation of the Old Age Insurance Program as mandated in Article 37 paragraph (5) and Article 38 paragraph (3) of Law number 40 2004 concerning the National Social Security System.

In PP No. 46/2015, on the General Provisions of Article 1, paragraph 1 states "Old Age Insurance, hereinafter abbreviated as JHT, is cash benefits paid at the same time when the participant enters retirement age, dies or experiences permanent total disability." The General Provisions in its norms are further explained in Chapter IV Benefits and Procedures for Payment, the first part of Article 22 Old Age Benefit which reads in full "(1) JHT benefits are cash paid if the Participant is already 56 years old, dies, or experience permanent total disability; (2) The amount of the JHT benefit is equal to the accumulated value of all paid contributions plus the results of development recorded in the Participant's individual account;

(3) The benefits of JHT as referred to paragraph (1) are paid at once; (4) In order to prepare for retirement, JHT benefit payments as referred to paragraph (3) may be given partially to a certain extent if the Participant has a membership period of at least 10 years; (5) The taking of JHT benefits to a certain extent as referred to paragraph (4) which is at most 30% of the total JHT allocated for home ownership or a maximum of 10% for other purposes in preparation for retirement; (6) Taking JHT benefits as referred to paragraph (5) can only be done once for the duration of being a Participant; (7) BPJS Employment must provide information to Participants regarding the amount of JHT balance and the results of its development once a year.

Then, in the second part of the Payment for Old Age Insurance, Article 26 reads "(1) Benefits of JHT must be paid to Participants if: a. Participants reach retirement age; b. Participants experience permanent total disability; c. Participants die or; c. Participants leave Indonesia forever; (2) Benefits of JHT for Participants who reach retirement age are given to Participants when entering retirement age; (3) Benefits of JHT for Participants subject to termination of employment or stopping work before retirement age, paid when the Participant reaches the age of 56 years; (4) In the event of Participants experiencing permanent total disability, the right to benefits from JHT is given to Participants; (5) In the condition that the Participant dies before reaching the age of retirement, the right to benefit from JHT is given to the heirs as referred to in article 23 paragraph (2); (6) In the situation where a foreign worker participant or an Indonesian citizen leaves Indonesia forever, the benefits of JHT are given to the Participant concerned.

Furthermore, the policy is mandated by the State in the National Social Security Law in relation to the JHT Program in Articles 35, 36, 37, and 38 related to the benefits of JHT in PP 46/2015 (General Provisions and Article 22 already refer to the SJSN Law, except for paragraph (5) Article 22 PP 46/2015, where none is ordered or denied in SJSN Law.

In the course of PP 46/2015, it was rejected by workers through various Labour organisations, they conducted a large-scale demonstration, the BPJS Employment office was threatened with damage by Labourers who felt their JHT rights were "mocked" by the government. Agus Pambagio, public policy observer in online media Detik.com (July 6, 2015) commented "Public, workers and private companies are confused when a policy change relates to sudden disbursement of JHT because there has never been an explanation, either from the JHT manager (BPJS Employment) or the Ministry of Manpower. The result is a public rejection and the target is the President, as a PP signatory. "

As the demonstration or protest wave grew and disturbed the Palace, about 42 days later, President Jokowi made changes to PP 46/2015, with the issuance of PP 60/2015, concerning

Amendments to Government Regulation Number 46 of 2015 concerning the Implementation of Old Age Insurance Programs, on August 12, 2015.

The focus of changes in PP 60/2015, is on Article 26, with changes and reads "(1) Benefits of JHT must be paid to Participants if: a. Participants reach retirement age; b. Participants experience permanent total disability; c. Participants die or; c. Participants leave Indonesia forever; (2) JHT benefits for Participants reaching the retirement age as referred to in paragraph (1) letter a are given to Participants; (3) JHT benefits for participants who experience permanent total disability as referred to paragraph (1) letter b are given to Participants in accordance with the provisions of the legislation; (4) JHT benefits for participants who died as referred to in paragraph (1) c before reaching the age of retirement are given to the heirs as referred to in Article 23 paragraph (2); (5) Further provisions regarding the procedures and requirements for payment of JHT benefits as referred to paragraph (1) shall be regulated by a Ministerial Regulation. In PP No. 60/2015, paragraph (3) and paragraph (6) Article 26 PP 46/2015 are omitted.

In a short period (7 days), the Republic of Indonesia Minister of Manpower Regulation considered Number 19, Year 2015, concerning Procedures and Requirements for Payment of Old-Age Benefit Ministers, dated 19 August 2015. The basis for considering it refers to PP 60 of 2015, especially in Article 26 paragraph (5), this Minister of Manpower Regulation is believed to be able to calm workers, because the articles are made up of multiple interpretations, and obscure the essence of retirement age as the expiration of someone working because of retirement age. The confusion of understanding Termination of Employment (PHK), which is the domain of Law Number 13 of 2003 concerning Labour, is mixed with the National Social Security Law. In Law 13/2003, it is clear that layoffs are related to the right to get participant severance pay, while the National Social Security Act and the BPJS Law require JHT for retirement age, permanent total disability during work, and death which occurs while working.

The emergence of PP 60/2015 and Permenaker Number 19/2015, can relieve workers' anger, and in droves workers who experience layoffs take JHT, even though their tenure is under ten years and most are under five years, and funds from JHT in BPJS accounts working in various branches quickly move to the participant's pockets. The Director of Expansion of BPJS Employment Participation, Ellyas Lubis, in the National Dialogue with the All Indonesian Workers Union (SPSI) in Jakarta March 31 016 stated "The increase in disbursement of JHT funds occurred after the publication of Permenaker No. 19/2015 and the increasing number of termination of employment." TEMPO.CO said that the Employment BPJS disbursed an average Old Age Insurance fund of Rp. 50 billion to Rp. 55 billion every day in the period January - March 2016 as a result of the change in philosophy from provision in the old days to the current social safety net.

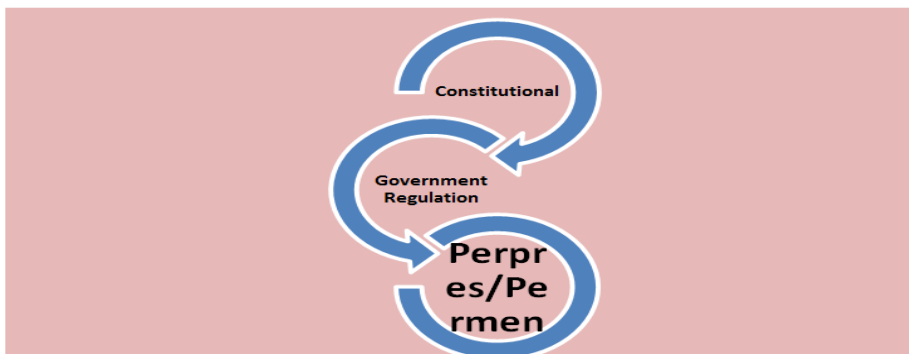
In this phase, the Government created a public policy that is not in accordance with the orders of the SJSN Law and the BPJS Law, because it is only to provide "momentary" calm as symptomatic treatment, but does not directly solve the main problem, namely the essence of the Old Age Insurance that will provide social protection for workers at retirement age.

Methodology

The study related to the State Commitment in Providing Old Age Insurances for Workers, and was carried out with a descriptive approach, by analysing state policies implemented by the government as state administrators. The analytical used is to critically examine all government policy products as outlined in various regulations related to the implementation of social security, with a focus on the Old Age Insurance Program for Workers.

The literature review study is conducted by looking at related literature (UU, PP, Permen), public opinion in various articles on mass media, and social media (internet) related to the Old Age Insurance Program.

Figure 1. Scheme of Systematic Regulatory Framework



In the Framework of the Approach System, the emphasis is on how the state policy as a state commitment to its people is carried out and takes place on an ongoing basis. The state policy is a public policy which, according to most experts, gives an understanding of the relation to the decisions or provisions of the government (as state administrators) to take an action that is considered to have a good impact on the lives of citizens. According to Bridgman and Davis, public policy generally contains an understanding of "whatever the government chooses to do or not to do."

Describing the state policy in the form of legislation as a legal product along with its derivative rules is a necessity to determine the extent of the state's commitment in building its

community. As Bridgman and Davis stated above, the government as the state administrator decides what is done and what is not done.

From the referred Framework System, the description is aimed at the products of laws, government regulations, ministerial regulations related to the implementation of the Old Age Insurance Program.

RESULTS ANALYSIS

From various regulatory facts that have been issued by the government as state administrators related to the implementation of the JHT Program, the following picture is obtained:

1) Weak commitment of the State;

The state administrators are the government, and the National Social Security Law has mandated the immediate enactment of the BPJS Law, government regulations and presidential regulations as the implementation rules. It took seven years to establish the new BPJS Law (2011). PP and Perpres related to BPJS Health were completed two days before the launch of BPJS Health and BPJS Employment on January 1 2014. And PP related to the JKK Program, JKm, JHT and JP were completed on 30 June 2015, which was one day before the start of the four programs in accordance with the BPJS Law.

2) Inconsistency of Regulation:

Under PP 46/2015, the substance exceeds the mandate of the National Social Security Law, in Article 22 paragraph (5), JHT funds that can be taken after ten years is as much as 30% for housing ownership, even though there is no norm in the articles related to JHT in the SJSN Law, which mentions JHT funds for housing ownership. Because this relates to housing for the people, it has been regulated separately in the Housing Law. The obligation of BPJS Employment is to provide JHT money in cash. But it is even more inconsistent with the issuance of PP 60/2015, followed by the issuance of Permenaker number 19/2015 as a derivative of PP 60/2015. The inconsistency with the SJSN Law includes, among other things, no norms in the SJSN Law that mention or delegate authority to the Minister of Work Teaching to issue a Minister of Manpower Regulation that regulates the procedures and payment requirements for JHT benefits. The contents of Permenaker Number 19/2015, overturn the regulatory hierarchy, and exceed its authority. The Minister of Manpower Regulation eliminates retirement age requirements to get JHT, and the ten-year terms of new contributions can authorise JHT loans, make 'layoffs' and effect dismissal by the employer 'without paying attention to the ten-year term, even workers who have worked under five years may take JHT. The JHT function has changed from Old Age Insurance to a social safety network. The inconsistency of the JHT Program regulation can be categorised as the

Minister of Manpower "exceeding its authority" over the substance of the Ministerial Regulation issued.

In fact, there is a long time frame for drafting regulations mandated by the SJSN Law, which is between nine to ten years- a strong indication that the state's commitment manifested by the government as the state's organiser is still weak (late and injury time).

3) Multi-interpretation Regulations

Regulations made should not cause multiple interpretations, so that the organisers are not confused in implementing the intended regulations. In the Minister of Manpower Regulation 19/2015, the articles contain multiple interpretations. The substance mixes (nano-nano), the National Social Security Law with Law 13/2003 concerning Labour. The SJSN Law is not intended to regulate workplace termination, but provides guarantees to obtain social security for workers. Article 156 of Law 13/2003, paragraph (1) reads "In the event of termination of employment, the employer is required to pay severance pay and / or work period awards and compensation rights should be received". Efforts to divert layoff responsibilities associated with JHT are very detrimental to workers, because employers assume by passing JHT for those who are laid off to Employment BPJS, that workers do not get severance rights. Plus the administrative affairs of severance pay are more complicated, when attempting to get JHT from BPJS Employment.

4) Advocacy and socialisation have not been maximised:

Employment BPJS, during the program transition from Law 3/92, to the SJSN Law, during the period January 2014 to June 2015, has not carried out advocacy and socialisation maximally to stakeholders (employers and workers), relating to the fundamental change the JHT program regulated in Law 3/92, with what is stipulated in the SJSN Law. This is especially related to the period of taking JHT from five to ten years, and it can only be taken at retirement age. The obligation of socialisation by BPJS Employment is regulated in the Explanation of Article 61 (BPJS Act letter b reads: "Preparation of operational Employment BPJS for work accident insurance programs, old age insurance, pension benefits, and death insurance covers, among others: a) compiling operational systems and procedures which are needed for the operation of the BPJS Employment, and b. to socialise to all stakeholders the guarantee of work accidents, old age insurance, pension benefits and life insurance. "

Discussion

New social reality requires a new perspective. In an advanced society that is currently being experienced by Indonesian people, the capacity of individuals to resist increases sharply according to what comes from the centre of power. At the same time, the ability of large social institutions has significantly shaped the nature of the twentieth century to understand

the situation which has weakened in recent decades. Adolp Lowe (1971: 563) explains, “we are witnessing a change from social realities where 'situations' occur 'at least from the point of view of most individuals, the social world where more situations are' made 'to happen. This new social reality results to advanced society as a knowledge society. In subsequent developments, Indonesia as part of a country that is heading for developed countries has opened itself up in various world political, economic and cultural developments. The Amendment to the 1945 Constitution, which included social security programs as a basic right for the Indonesian people, is one example of the adjustment to the changing world. The state's obligation to organise social security programs has become a political decision of the state and the people of Indonesia are advanced and knowledgeable communities. They are aware of their rights, even though advocacy and socialisation still need to be carried out regarding their obligations as citizens of the country.

Indonesia as a part of the world has signed many world conventions, and it should not back down on improving welfare and social protection for its people. As a knowledge society, then, openness, honesty, commitment, integrity and work ethic must be a common benchmark, so that our most important work goals becomes lighter and more quickly reach the program targets set by policy makers.

The inauguration of the BPJS is a new history for the nation and state of Indonesia in fulfilling the constitutional rights of Indonesian citizens, and will change the face and level of welfare of the people. The ideal conditions desired by this country are contained in the National Social Security Law and BPJS Law, although there are weaknesses in some aspects, which still leaves the rest of the problems, among others, the position of PT. Taspen and PT.Asabri, which must submit the program that it organised to | BPJS Employment in 2029. For this reason, the two BUMNs were ordered by the BPJS Law to load the "Roadmap" for submitting the program. Many people argue that it is not easy for the two SOEs to make a Roadmap that will become the "grave" of Taspen and Asabri.

The government as the state organiser has created rules in the form of PP and Perpres, related to the implementation of BPJS Health and Employment. In the JHT program, three legal products have been issued, namely PP 46/2015, which were later amended by | PP 60/2015, and Permenaker 19/2015. It should be noted that there is not one document in the National Social Security System Law and the BPJS Law that "instructs" the JHT Program to be regulated by Permenaker.

In the Results Analysis described above, there are four main problems in the implementation of the SJSN JHT program, firstly, the weak commitment of the state; secondly, inconsistency of regulation; thirdly, multiple interpretations of regulations; and fourthly, advocacy and socialisation have not been maximised. These four weaknesses are related to each other. The

first, second and third weaknesses come from the same subject, namely PP 46, PP 60, and Permenaker 19/2015, with reference to the SJSN Law. The fourth problem has not been maximised by socialisation, and advocacy by BPJS Employment is suspected to be the trigger for anger at the time of PP 46/2015, even though PP 46/2015 refers to the National Social Security Law System, but because the government prioritises the political interests of power rather than constitutional politics, changes are made and PP 60/2015 and Minister of Manpower Regulation 19/2015 were issued which are far deviating from the mandated SJSN Law.

The President as Head of State as well as Head of Government, besides being given attribution of authority was also given a delegation of authority to create regulations for implementing the law. The authority must be carried out as well as possible. To this end, the President is supported by government institutions and bureaucracy with various supporting facilities. Therefore, there is no reason not to fulfil the obligations carried out in accordance with the provisions of the Act.

The Social Security System was born because it was determined in legislation to ensure the fulfillment of every person's basic rights for social security, and fulfilment of the state's duty to develop a social security system for all people. Without adequate legislation and the operation of the national social security system, it is difficult to carry out effectively. The President has vowed to carry out all laws in a straightforward manner. The President's oath is a promise for himself or herself and for all the people and it must be fulfilled.

In relation to the JHT program after the SJSN, the implementation of which is regulated in Minister of Manpower Regulation 19/2015, specifically related to the Procedures and Terms of Payment for Benefits of Old Age Insurances, the ambiguity of the regulation has been very complicated and confusing. See article three, paragraphs (2) and (3), about the 'smoothness' linking retirement age to the withdrawal of participants, and participants exposed to the cancellation of work relations. Obviously these paragraphs (2) and (3) do not exist in the articles of JHT in the SJSN Law. Likewise, see Article five and Article six, as the conditions for retirement age are blurred, and the ten-year limit has not existed for even less than five years, which can be interpreted as meaning that JHT can be taken. The multi-interpretation conditions will certainly cause confusion for the BPJS Employment provider in the world. According to various groups, this Permenaker should be suspected of being a government effort, in this case the Ministry of Manpower, to appease workers, on the other hand giving business concessions not to pay severance pay, because they have received JHT, on the grounds that the JHT, whose contribution is 5.7%, is 3, 7% of the businessman's pocket.

In this situation, BPJS Employment may not remain silent, or surrender to the policy of the Minister of Manpower. BPJS Employment, in accordance with the authority and

responsibility ordered by the SJSN Law and the BPJS Law needs to communicate intensely with the Minister of Manpower that the Minister's policy does not benefit anyone except the employer, because it can avoid paying severance pay which is required in accordance with Law 13/2003 article 156. Besides, the Minister needs to also believe that the JHT fund and its accumulation managed by the BPJS Employment is quite large, around more than Rp. 180 Trillion, and will be rapidly reduced if taken by workers who have not fulfilled the requirements (according to the Act). On the other hand, the government needs funds to drive development compared to the Tax Amnesty target that was obtained in the total amount of Rp. 165 Trillion.

From the workers' side, the short working period is certainly not how much money and certainly greater severance pay. The workers need to be advocated by the BPJS Employment and advised that the JHT money is stored, developed and guaranteed by the state later when the worker has entered her or his retirement age. Because at retirement age the worker physically is not strong enough to work, while life necessities never stop, then the JHT money earned will be meaningful for capital business at that retirement age. To fulfil the necessities of life because of being laid off according to the Law, the responsibility of the employer is to award severance pay and/or work periods; thus rewards and compensation rights should be received.

Conclusion and Suggestions

Based on results of the analysis and discussion described above, the conclusion and suggestions that can be drawn are:

- 1) The government, in this case the Minister of Manpower, is advised to revoke the Minister of Manpower Regulation Number 19 of 2015 concerning Procedures and Requirements for Payment of Old-Age Benefits, as opposed to the laws and regulations above.
- 2) PP 60 of 2015 also needs to be revised, and it immediately refers to Articles 35,36,37 and 38 of the SJSN Law. In the revision, it is also necessary to regulate the mechanism of the transition period for the payment of JHT claims to below 10 years.
- 3) BPJS Employment must carry out massive advocacy and socialisation about the philosophy and benefits of JHT for workers, so that their retirement days become more secure in their lifetime.
- 4) BPJS Employment Management develops the systems and operational procedures needed for the operation of the BPJS Employment.

For the government, there is no other choice but to obey and comply with the 1945 Constitution, the National Social Security Law and the BPJS Law as part of the presence of the state amid the people personified by the government. The commitment and firmness of



the government in organising government policy, especially to guarantee social protection for workers through the Old Age Insurance is a necessity, and it is a concrete form of implementing Pancasila values, especially in Sila "SOCIAL JUSTICE FOR ALL INDONESIAN PEOPLE."

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