



Descriptive Job-Loss-Security and Participation Worker in Indonesia

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Abstract. Since the expansion of social insurance for workers affected by layoffs during the Covid-19 pandemic era in recent years, this insurance has received increasing attention. However, each country has a different program in regulating the benefits of layoff insurance. Using labor survey data, this study examines workers' participation in layoff insurance and its benefits. In Indonesia, social insurance for laid-off workers is called Job-Loss-Security. This insurance provides cash benefits, access to labor market information, and job training to workers/laborers who are terminated from their jobs. The research was conducted using a sample of 37,876 workers, and the chi-square test was used as the analytical method. Job-Loss-Security participants are influenced by many factors: age, work location, length of work, working hours per week, type of work, wage system, wage rules, type of work contract, union membership, level of education, and participation in training. Men and women jointly participate in this insurance, there is no inequality between them. The majority of participants are aged 45-55 years, they work in urban areas, and have worked for more than 10 years. Most of them are workers who work 40 hours or more per week, are employed by government agencies, and receive a monthly pay system. Wages are also a determining factor for workers to take Job-Loss-Security insurance. Workers usually have wages that are greater than the minimum wage provisions. They are also regular workers, and members of trade unions. In terms of education, those who have insurance have degrees and have attended job training certification.

Keywords: Social insurance; Job Loss Security; layoff insurance; Worker

1 Introduction

Workers' social security is an important form of protection for workers and their families, providing a safety net against the various risks associated with the labor market. These risks include the potential of losing a job, a decrease in wages, work accidents, illness, disability, old age, and even death. Social security provides a layer of protection against these risks, allowing workers and their families to feel more secure in their financial future. One of the social Security Scheme for workers is Unemployment Insurance (UI).

UI protects the risk to the earnings of workers who are looking for work, and also controls policies in the labor market. This policy design aims to overcome the risk of poverty due to temporary unemployment by providing incentives for individuals who are looking for work. In addition, policies to increase the employability of unemployed individuals. The UI scheme, on a different basis, differs from the type of protection (ILO, 2021). The UI scheme is implemented in both developing and developed countries, protecting employed individuals from the risk of losing their jobs. Elements of the UI schema have many different designs and implementations. These differences vary from the characteristics and interventions within a country (Boeri, Tito & Ours, Jan., 2010). Elements of the UI schema include entitlement, benefit, and disclaimer conditions. The condition of rights in question is the condition of which group of workers is by the conditions of the scheme. The elements of the benefits in question are what benefits are obtained, the duration of the benefits, and the level of benefits. The element of rejection referred to is the applicable sanction, as well as the terms and conditions of the UI. Implementation of the elements, Characteristics, and UI design in practice determines the level of protection workers can feel against the risk of losing their job. UI schemes have very different objectives by considering the balance between equity and efficiency.

The optimal policy mix may differ between developed and developing countries. In developing countries, workers in the informal sector work more than in developed countries. The implementation of UI in the informal sector increases the risk that is more related to the implementation of UI (ILO, 2021). It is heard that the limited capacity of government administration in managing the UI scheme is an issue that needs to be taken into account. The government also monitors job seekers to find work. This leakage will be very detrimental to the government in providing unemployment relief. This can be overcome by limiting access to benefits and generosity in providing benefits. Access restrictions are carried out by reducing costs, reach, and potential benefits. In developing countries, indeed it is also characterized by high levels of unemployment poverty, and gaps in the credit and insurance markets. These characteristics of developing countries can increase the need for UI schemes to function properly (ILO, 2021).

The Covid-19 pandemic has caused a labor market crisis. This labor crisis is happening in several countries. Achdult L (2020) mentioned that the percentage of workers cut off from work in 2020 in Israel is 18-22%. In Israel, the biggest impact is experienced by the retail sector, especially the food and beverage industry. Forsythe (2020) found that in the US leisure, hospitality and non-essential retail services experienced the biggest declines. This is due to the order to stay at home. As for essential retail, it has less impact. In Indonesia, the number of workers affected by Covid-19 until 2020 is 2,084,593 workers from both the formal and informal sectors from 116,370 companies. Statistics Indonesia (2020) revealed that the impact of the Covid-19 pandemic on workers led to a wave of labor layoffs and decreased income because of the disruption of business activities in most sectors. A total of 15.6% of workers experienced layoffs and 40% of workers experienced a decrease in income, and as much as 7% of workers' incomes fell to 50%.

Various countries develop programs to reduce the impact of unemployment. Israel set up a program of payment relaxation mechanisms and compensated all workers who were fired from the workplace. In the United States, unemployment insurance expands through federal CARES laws by providing benefits of \$600 every week, or with a single payment of \$1,200 for adults and \$500 for the child (Bitler, MP, Hoynes, HW, & Schanzenbach, DW (2020).

In developed countries, labor social security is the most important part of the system of social protection because almost all families in the community will be covered by the labor social security program. However, in moderate countries developing like Indonesia, formal labor social security only covers a small number of families in the community because most of the population is mobile in the informal sector.

The Government of Indonesia is committed to providing its citizens with a sense of security and protection. This is evident through the social security and health insurance systems that they have put in place. Ferezagia, D.V; Safitri K.A, Dewi, N.F, Anggara D (2021) note that these systems are designed to ensure that workers are provided with the necessary protection and security in the event of illness, injury, or unemployment. The Government of Indonesia is dedicated to providing its citizens with the assurance that they will be taken care of in times of need, and these social security and health insurance systems are testament to this.

The Job Loss Security (JLS) program is a new initiative that has been established and ratified by Government Regulation Number 37 of 2021. This program is designed to provide financial security to individuals who have been impacted by job loss due to the COVID-19 pandemic. The JLS program is intended to provide a safety net for those who have lost their jobs and are struggling to make ends meet. This program will provide financial assistance to those who are eligible and in need of help during this difficult time. The JLS program is an important step in helping those who have been affected by the pandemic to get back on their feet and move forward. Workers who lose their jobs will receive three benefits: \$340 in cash every month for six months, access to jobs market information, and job training. So, the problems that arise are the regulations on the JLS scheme and how much the success of this program attracts workers in Indonesia.

2 Literature Review

Botero, Djankov, La Porta, Lopez de-Silanes, and Shleifer (2004) provide an in-depth look into labor regulations around the world and their impact on the economy. They categorize labor regulations into four distinct categories: employment laws, collective relations laws, social security laws, and civil rights. Employment laws regulate the hiring and firing of workers, while collective relations laws regulate the relationship between employers and employees. Social security laws provide old age, disability, and death benefits; sickness and health benefits; and unemployment benefits. Finally, civil

rights laws ensure that all workers are treated fairly and equally. The authors argue that labor regulations can have a significant impact on the economy, and that understanding and analyzing these regulations is essential for economic growth.

For unemployment benefits, Botero, Djankov, La Porta, Lopez de-Silanes, and Shleifer explain the right to get insurance against the risk of being unemployed while waiting for a job. In their most recent research, Hombert, Scholar, Sauer, and Thesmar (2020) also analyzed the effect of unemployment insurance specifically on the entrepreneurial economy.

The literature related to labor regulations is Portes (1994), which explains the four main types of workers' rights: basic rights, survival rights, security rights, and civil rights. Of these, the security right includes the right to arbitrary dismissal by the company, the right to pension compensation, and the right to work injury. This is the basis for the formation of unemployment insurance, and the need for further study in this area is evident.

Unemployment insurance has many benefits, in addition to benefits for workers as well as for the government and the economic sector. Unemployment insurance provides a number of benefits to both workers and the broader economy. For workers, unemployment insurance provides a financial cushion during times of job loss, ensuring that they can continue to pay their bills and support their families. For the government, unemployment insurance helps to reduce the economic impact of job losses, as it provides an income for those who have lost their jobs and prevents them from falling into poverty. On a larger scale, unemployment insurance helps to stabilize the economy by providing a source of income for those who are unemployed, thus helping to maintain consumer spending and prevent economic downturns. Ultimately, unemployment insurance is an important part of a healthy economy, providing benefits for workers, the government, and the economic sector as a whole.

Literature on labor economics shows that this unemployment insurance program has a significant influence on the aggregate labor supply (Mayer, 2022). Mayer (2022) has conducted research on labor economics and has found that unemployment insurance programs have a significant impact on the aggregate labor supply. This research provides evidence that such programs can have a positive effect on the labor market, and should be taken into account when making policy decisions. Additionally, this research can be used to inform future policy decisions, as it provides a deeper understanding of the relationship between unemployment insurance and labor supply.

For workers, the potential of being dismissed at any time by the company is a cause for worry, even if the company is far from going bankrupt. The risk of unemployment is a real concern for workers, as it can lead to high consumption costs (Gruber, 1994; Bloeman and Stancanelli, 2005). This can be especially difficult for workers who are already living paycheck to paycheck, as they may not have the financial resources to cover these costs. The fear of losing their job can also lead to increased stress and anxiety,

which can have a negative impact on their mental and physical health. Therefore, it is important for companies to be aware of the potential consequences of dismissal and to take steps to ensure that workers are not left in a vulnerable position.

They will also look for other jobs with equal pay. In this case, it is a challenge and increases the waiting time to get a job (Farber, 2005). UI programs can reduce work security concerns (Brown and Matsa, 2016). Finding a job with equal pay can be a challenge, and this increases the waiting time to get a job (Farber, 2005). Unemployment Insurance (UI) programs can help to reduce the security concerns associated with finding a job (Brown and Matsa, 2016). By providing financial support, UI programs can help to reduce the stress of finding a job with equal pay and provide individuals with the resources they need to make sure they can support themselves and their families.

During COVID 19, America and Europe used the UI program to solve the recession. This research examines the impact of UI's breakdown program, including the level of allowances, scholarship allowances, and job scholarship training, on scholarship scholarships and their subsequent costs (Klemar, 2022). The COVID-19 pandemic has caused a global economic recession, leading to an increase in unemployment in both the United States and Europe. To address this issue, both countries implemented the Unemployment Insurance (UI) program. This research, conducted by Klemar (2022), examines the impact of the UI breakdown program on scholarships and their subsequent costs. The breakdown program includes allowances, scholarship allowances, and job scholarship training. The research looks at the level of these allowances and their effect on the cost of scholarships. The results of this research can be used to inform policy decisions on how best to use UI programs to help those affected by the recession.

3 Materials and Methods

The data used in this study are data from the national labor force survey in 2022. The authors took a random sample of 37,876 workers spread across all provinces in Indonesia. The variables studied included JLS ownership, worker gender, worker age, work location, salary, length of work, working hours, agency, payment/wage system, Wages by City Minimum Wage regulations, type of work contract, and participation in union members. Additionally, the study looked at workers' education level and participation in job training. All of these variables were important to understanding the labor market in the region.

The analysis in this study utilizes descriptive statistics and a chi-square test in order to gain a better understanding of the data. Descriptive statistics provide a summary of the data, such as the mean, median, standard deviation, and range of the data. A chi-square test is then used to determine if there is a significant difference between two or more variables. This type of analysis is useful for understanding the relationship between

variables, and the results of the chi-square test can be used to make conclusions about the data.

4 Results and Discussion

4.1 Job Loss Security Scheme

In Indonesia, the UI scheme is known as Job-Loss-Security (JLS). This JLS is a Security given to workers/laborers who experience termination of employment in the form of cash benefits, access to job market information, and job training. The JLS program aims to maintain a decent standard of living when Workers lose their jobs. Workers can meet the basic needs of a decent living when there is a risk of termination of employment while trying to get a job again. The JLS program is intended for the Wage Recipient segment such as office workers and factory workers who meet the following criteria:

- Indonesian citizens
- Have not reached the age of 54 when registered as a participant
- Workers in business entities with medium and large-scale businesses have also participated in 4 other labor insurance programs, namely Old Age Security, Pension Security, Work Accident Insurance, and Death Security.
- Workers in Small and Micro Scale business entities with at least 3 Work Accident Benefits, Death Benefits, and Old Age Benefit programs.
- Registered as a Wage Recipient Worker at the Business Entity of the National Health Insurance Program

In the discussion conducted by the ILO (2013) regarding the UI scheme. To provide a high level of protection against unemployment, it is necessary to consider all types of risks to workers. The UI scheme which only protects high-risk workers, of course, cannot Security the sustainability of this program. This is because a high risk will require a high contribution as well. A scheme that only considers workers with a low risk of unemployment will fail in its objective of protecting workers with a high risk of losing their jobs.

In Indonesia, workers who can participate in the JLS are workers who are registered as wage earners. People who work by receiving a salary, wages, or other forms of remuneration from the employer. Of course, workers who are not wage earners cannot register here. The definition-Wage Recipient Workers are workers who carry out economic activities or businesses independently to obtain income from these businesses. This category includes workers who are not employed by other people and do not receive remuneration, namely: Employers, for example, entrepreneurs or company owners; Workers outside of work relations or self-employed workers, for example, lawyers, architects, doctors, artists, and freelancers; Workers who do not receive wages or are in the informal sector, for example, traders, fishermen, farmers, and drivers.

The categories of workers included in the UI scheme differ from country to country. However, the main challenges and conditions for workers that need to be considered in

the UI scheme according to the ILO are workers in the public sector, self-employed workers, and workers participating in social security contributions. Categories that are not included are part-time workers and migrant workers. Maybe, in Indonesia, the implementation of UI is still far away compared to other countries. The problem that must be addressed is the achievement of a balance between financial and unemployment risk capacity in a fairly wide group of workers (Boeri and Van Ours, 2009).

- The Indonesian government stipulates the benefits of the JLS scheme:
- Cash
- Benefits in the form of cash received by participants every month for a maximum of 6 months, after workers experience layoffs. Cash benefits are given at $(45\% \times \text{wages} \times 3 \text{ months}) + (25\% \times \text{wages} \times 3 \text{ months})$. The wages used are the last reported wages, with a wage limit of \$318,52
- Access to Job Information
- Provided in the form of labor market information services and/or; Guidance in the form of self-assessment/assessment and career counseling.
- Work training
- Work competency-based job training. Job Training is carried out through Job Training Institutions owned by the government, private sector, or companies.

The sustainability of the UI scheme is a challenge in the scheme's finances. Especially contributions from participants to UI. This challenge becomes very important in developing countries because most of it comes from the informal sector and constraints on state finances. Most countries use the UI scheme by demanding sequential and consecutive social security contributions as a condition for receiving benefits. Of the various developed and developing countries, only Finland, Belarus, Croatia, and Mauritius do not require it. In Indonesia, The criteria for JLS recipients are that they have made contributions consecutively. The contribution period requirement is that the JLS program contribution period has been fulfilled, namely for 12 months in 24 months where there are 6 consecutive months of payment.

JLS submissions can be made to the manager, from the time the layoff was declared up to 3 months after the layoff. JLS Submission Requirements need administrative evidence. Workers experience cases of layoffs as evidenced by documents; proof of receipt of Termination of Employment by Worker which organizes government affairs in the district/city manpower sector; a collective agreement that has been registered with the industrial relations court and a certificate of registration of a collective agreement; or excerpts or decisions of the industrial relations court which have permanent legal force. Laid-off workers can apply for JLS benefits if they have not returned to work as workers in the wage-earning segment. Workers are also willing to actively seek work as evidenced by filling out a Job Search Activity Commitment letter. The rejection of this JLS, if the unemployed do not meet the JLS Beneficiary Criteria, namely Resignation, Permanent Total Disability, Retirement, Death, and Certain Time Contact Workers whose working period has expired according to the contract period. Separately other schemes for workers with Permanent Total Disability, Retired, or Passed Away.

4.2 JLS Statistics

This study utilized a large sample size of 37,876 people from all provinces in Indonesia. The sample was split between rural and urban areas, with 40.6% of respondents coming from rural areas and 59.4% from urban areas. The survey results indicated that the gender distribution of respondents was heavily skewed towards males, with 62.3% of respondents identifying as male and 37.7% of respondents identifying as female. The age range of the respondents was the working age range, which is 15-64 years old according to the Central Bureau of Statistics of Indonesia. The highest distribution of respondents was in the 26-35 year old age group, at 29.4%. The salaries of respondents in this study had a wide range, with the lowest being less than \$63,70 rupiahs per month and the highest being more than \$4,459,31 per month. However, the majority of respondents earned a much lower amount. 84.9% of respondents earned \$318.52 per month, indicating that the majority of respondents were not making a large amount of money.

The average respondent has a tenure of service of up to 41.8%, with many of them having worked for less than a year. Additionally, 60.7% of respondents work for more than 40 hours per week. Most of the respondents work in profit institutions such as PT, CV, UD, Cooperatives, Firms, and BUMN/BUMD, with the percentage being 34.8%. Lastly, the wage payment system provided is the payment of wages monthly, with 73.3% of respondents receiving their wages in this way. The Indonesian government has established a minimum wage that must be paid to workers. This minimum wage is determined by the area in which the worker is employed. The government has set different minimum wages for different regions of the country, ensuring that workers in different areas receive an equitable wage for their work. This minimum wage is regularly adjusted to ensure that it keeps up with the cost of living in each region. The Indonesian government is committed to providing its citizens with a livable wage and to ensuring that workers are fairly compensated for their labor. However, 69% earn lower wages than the minimum wage per city.

The work agreement system in Indonesia consists of a certain time work agreement, an indefinite work agreement, an oral agreement, and no agreement. Work Agreements for a certain time have the highest percentage of 31.9%. The Specific Time Employment Agreement is a work agreement between a worker/laborer and an entrepreneur to establish a working relationship for a certain period or a certain job. The percentage of respondents who graduated with high school diplomas with a percentage of 24.6%. The number of respondents who took part in job training in one year was very small, only 1.1%. In more detail, the distribution of respondents is listed in Table 1.

Table 1. Distribution of respondents

Variables		Respondent percentage
Gender	Man	62.3
	Woman	37.7
Age	15-25 years	18.7
	26-35 years old	29.4
	36-45 years	27.9
	46-55 years	18.3
	>56 years old	5.7
Rural/Urban Areas	Urban	59.4
	Rural	40.6
Wages	< \$31,85	84.9
	\$31,85-\$63,7	13.3
	\$63,7- \$95,56	1.1
	\$95,56 - \$1274,09	.3
	\$1274,09 -\$1592,61	.12
	\$1592,61- \$1911,13	003
	>\$1911,13	.1
Years of service	< 1 year	41.8
	15 years	20.9
	5-10 years	14.6
	> 10 years	22.7
Working hours	< 40 hours/week	39.3
	≥40 hours/week	60.7
Agency	Government/State	29.9
	International institutions/organizations/non-profit organizations	3.8
	Profit institutions (PT, CV, UD, Cooperatives, Firms)	34.8
	Individual/household business	27.3
	Other	4.2
payment/remuneration system	Monthly	73.3
	Weekly	9.1
	Daily	9.3
	per hour	.2
	Wholesale	2.4
	paid per unit of output	5.4
	Commission	.4

Wages According to Provincial/City Minimum Wage regulations	Yes	29.7
	Not	69.0
	Don't know	1.3
Employment contract	Yes, Unspecified Time Work Agreement	23.8
	Specific Time Work Agreement	31.9
	Yes, the oral agreement	20.9
	There is no work agreement/contract	22.3
	Don't know	1.0
Labor union	Yes	18.2
	Not	76.7
	I don't know	5.1
Level of Education	No / Not Finished Elementary School	4.5
	Elementary School	12.2
	Junior High School	13.0
	Senior High School	24.6
	Vocational Senior High School	15.3
	Diploma I/II/III/IV	6.3
	Bachelor	22.1
	Master/ Applied Master	1.9
	Doctor/ Ph.D	.2
Take Job Training	YES	1.1
	Not	98.9

Workers who took the JLS were 3481 respondents and workers who did not participate in the JLS were 34395 respondents. So only 9.2% of workers took part in the JLS, and the remaining 90.8% did not participate. Most workers in Indonesia have not received job loss insurance, even though Job Loss Insurance is a social security recommended by the government to workers. This JLS was only formed by the government in 2021 during the COVID-19 pandemic. This is an effort by the government to deal with massive layoffs due to the impact of the Covid-19 pandemic. The socialization that has not been optimal, as well as the premium payment system that is not widely known by workers, causes the JLS participants to be still relatively few. Based on the results of interviews with the National Workers' Union, workers still have doubts about the claim disbursement rules which are considered not in favor of workers. The rules include conditions and proof of dismissal documents that have permanent legal force. In this case, workers consider that evidence of the termination of employment that is legalized by the court is very difficult to obtain. This is because employers terminate workers with other schemes, such as resignation, termination of performance contracts, and self-retirement. This reason does not meet the criteria for JLS beneficiaries.

Table 2. Chi-Square Test

Variables		Have JLS	Chi-Square Test	
			Pearson chi-square	p-values
Gender	Man	9.2%	0.263	0.608
	Woman	9.1%		
Age	15-25 years	3.3%	581,178	0.000***
	26-35 years old	7.5%		
	36-45 years	11.2%		
	46-55 years	13.6%		
	>56 years old	13.1%		
Ru- ral/Urban Areas	Urban	10.1%	56,827	.000***
	Rural	7.8%		
Wages	< \$31,85	5.9%	2,848	.000***
	\$31,85-\$63,7	27.4%		
	\$63,7- \$95,56	31.7%		
	\$95,56 - \$1274,09	35.4%		
	\$1274,09 -\$1592,61	32.6%		
	\$1592,61- \$1911,13	25.0%		
	>\$1911,13	28.3%		
Length of working	< 1 year	3.9%	1341.6	.000***
	15 years	8.0%		
	5-10 years	13.1%		
	> 10 years	17.4%		
Working hours	< 40 hours/week	8.5%	15.9	.000***
	≥40 hours/week	9.7%		
Agency	Government/State	17.1%	2051.9	.000***
	International institu- tions/organiza- tions/non-profit organ- izations	4.5%		
	Profit institutions (PT, CV, UD, Cooperatives, Firms)	10.9%		

Variables	Have JLS		Chi-Square Test	
	Yes		Pearson chi-square	p-values
	Individual/household business	0.4%		
	other	2%		
pay- ment/re- muneration system	monthly	12.2%	1119	.000***
	weekly	1.5%		
	daily	0.7%		
	per hour	1.4%		
	wholesale	1.4%		
	paid per unit of output	0.4%		
	Commission			
Wages According to Provin- cial/City Minimum Wage regu- lations	Yes	28.5%	7163.718	0.000***
	Not	0.9%		
	Don't know	6.3%		
Employ- ment con- tract	Yes, Unspecified Time Work Agreement	26.1%	4465.838	0.000***
	Specific Time Work Agreement	7.8%		
	Yes, the oral agree- ment	0.6%		
	There is no work agreement/contract	1.4%		
	Don't know	1.3%		
Labor union	Yes	27.9%	3584.855	0.000***
	Not	4.8%		
	I don't know	8.7%		
Level of Education	No / not finished ele- mentary school	1.8%	1558.174	0.000***
	Elementary school	2.5%		
	Junior high school	3.3%		

Variables	Have JLS		Chi-Square Test	
	Yes		Pearson chi-square	p-values
Senior high school	8.6%			
Vocational Senior High School	12.5%			
Diploma I/II/III/IV	18.7%			
Bachelor	16.3%			
Master/ Applied master	60.0%			
Doctor/ Ph.D	28.8%			
Take Job Training	Yes	21.8%	79,445	0.000***
	Not	9.1%		

JLS participation is not influenced by gender, this indicates that gender equality in social security in Indonesia is quite good. This indicates that gender equality in social security in Indonesia is quite good, as job loss security participation is not influenced by gender. This suggests that both men and women are treated equally when it comes to social security in Indonesia, which is a positive sign of progress. This is particularly important as it ensures that both genders are provided with the same level of financial protection in times of need. It also ensures that both genders are given the same opportunities to access social security benefits, which can help to improve their overall quality of life. Even though male workers still dominate the labor market at 62.3%, and female workers at 37.7%. However, there is no difference between men and women in participating in the JLS program. In developing countries, the issue of gender equality is still debated, but in Indonesia, the rights of women and men have equal opportunities.

Variables that have a significant effect on JLS ownership are worker age, workplace location, salary, length of work, number of hours worked, category of agency, wage system, wage compliance with provincial minimum wage regulations, employment contract system, labor union, level of education and participation in job training. These factors all play a role in the overall ownership of JLS, and can have a significant impact on the success of the business. For example, workers who are older and have a higher level of education, as well as those who are employed in a unionized workplace, are more likely to own JLS than those who are younger and have a lower level of education. Additionally, wage compliance with provincial minimum wage regulations, employment contract system, and wage system can also have an effect on ownership. Therefore, it is important to consider all of these variables when assessing the ownership of JLS.

The dominant JLS membership categories can be defined as follows: age of workers between 15-64 years has a significant effect on JLS ownership, with older workers (45-

55 years old) having a higher percentage of ownership. This is indicative of the fact that JLS ownership is more prevalent among older workers, likely due to their greater financial stability and resources.

Respondents who work in urban areas also have a higher percentage of JLS ownership compared to those who work in villages. This could be due to the fact that those living in urban areas have more access to resources and services that are necessary for JLS ownership, such as banking and financial services. Additionally, those living in urban areas may have more disposable income, which could make it easier to purchase a JLS.

Additionally, workers with a length of work greater than 10 years and those who work more than 40 hours per week have a larger proportion of JLS ownership. This suggests that the longer an employee is with the company, and the more hours they put in, the more likely they are to have a stake in the company. This could be a result of the company rewarding employees who have shown loyalty and dedication over a long period of time.

JLS workers are consistently overshadowed by those in the public sector. These public sector workers are employed by government agencies and are often seen as more reliable and trustworthy than those in the private sector. This means that JLS workers are often left behind in terms of wages and benefits, as well as job security and other job-related benefits. This is unfortunate, as JLS workers are just as capable and hardworking as their public sector counterparts. It is essential that JLS workers are given the same respect and recognition as those in the public sector, in order to ensure that they are able to reach their full potential.

UI schemes around the world, starting with the entry of public sector workers into this scheme. However, their eligibility is disputed in some countries. According to the ILO, this problem is a sensitive issue in developing countries. Developing countries are characterized by a very high share of public sector employment, which is >40% of the total working age. In addition, the gap between working conditions in the public and private sectors will corner private jobs. On the other hand, public sector workers in JLS can be an important asset for developing country administrators. The results of the analysis in ILO convention no. 168, public sector workers in UI are still being carried out by most of the developed and developing countries. The percentage is 66.7% of developed countries and 70.6% of developing countries.

This UI allows beneficiaries of public sector workers. This Unemployment Insurance allows beneficiaries of public sector workers to receive financial assistance if they become unemployed or underemployed due to a lack of work. This assistance helps to cover some of the costs of living, such as rent, food, and other necessities, while the individual looks for new employment. This insurance is especially important for those who may not have other sources of income or savings to rely on during their period of unemployment. It can help to ensure that individuals are able to maintain a basic standard of living while they search for new employment. Unlike the case with the Republic

of Korea, where the UI uses a mixed system. This system provides programs for both public and private sector employees. This special scheme for public sector workers is different from the scheme for the private sector.

Another thing that is still being considered is JLS for the entrepreneurial sector. This is an important issue, as many entrepreneurs are self-employed and do not have access to traditional forms of job security. As such, it is important to consider ways in which entrepreneurs can be protected from the financial risks associated with job loss. This could include government subsidies, tax incentives, and other forms of financial assistance. It is essential that the entrepreneurial sector is provided with the necessary support to ensure their continued success.

Among developed countries, only Finland provides UI coverage to self-employed while Spain, Germany, Denmark, and Austria adopt voluntary coverage schemes and the Republic of Korea provides coverage only to certain self-employed categories. Entrepreneurial sector UI in Canada only includes fishermen. For developing countries, only 4 countries provide unemployment protection for the self-employed, namely Belarus, Croatia, Kazakhstan, and Serbia. Five other developing countries Albania, China, Colombia, Mongolia, and Romania in exchange protect self-employed persons voluntarily. Meanwhile, other countries do not have UI for entrepreneurs.

Indonesia does not have a form of unemployment insurance specifically for entrepreneurship. This means that those who choose to become entrepreneurs in Indonesia do not have the same safety net that those in other countries may have. This can be a risk for those who are considering starting a business in Indonesia, as they may not have the same financial security as those in other countries. However, there are other forms of financial assistance available to entrepreneurs in Indonesia, such as government grants and loans, which can help to reduce the risk of starting a business in the country.

Government agencies often have a monthly payment system in place, which is designed to ensure that workers are paid a fair wage according to the minimum wage regulations. Job Loss Security recipients are workers with an indefinite work agreement and are often referred to as permanent workers. These workers are provided with wages that are regulated by the minimum wage regulations, ensuring that they are paid a fair wage for the work they do. Membership of workers as members of a trade union also greatly influences workers to get JLS. Workers who are labor union members tend to have JLS compared to those who are not members. Workers with master education level have a higher percentage of participating in the JLS than those with a high school level and below. The percentage of JLS ownership by workers is directly proportional to the level of education. the higher the education level, the percentage of JLS ownership tends to be higher as well. Workers who attend job training are also more dominant in getting JLS than workers who have never attended job trainin

5 Conclusion

Despite being included in social insurance, the number of participants in the Job Loss Security program in Indonesia is still relatively small. This suggests that there is a lack of awareness among the population about the existence of this program and its benefits. As such, it is important for the government to increase efforts to raise awareness and encourage more people to take advantage of this program. JLS participants are mainly composed of workers between the ages of 45-55 years, who work in urban areas and have a length of service of more than 10 years. These workers typically work for government agencies and are paid on a monthly basis, with wages that meet or exceed the minimum wage regulations. Most of these workers are permanent, union members, and have either a Master or Applied Master education level. Additionally, many of these workers have attended job training. Gender does not play a role in who is accepted into the JLS organization. This is true even though in Indonesia, men still dominate the workforce. This is an important point to make as it shows that JLS is dedicated to providing equal opportunities to all genders, regardless of the societal norms of the country. This is a great example of how JLS is committed to creating an equitable and diverse environment for all its members.

This research contributes to the organizers of social insurance to increase the number of JLS members. This research is an important contribution to the organizers of social insurance, as it provides valuable insight into how to increase the number of Job Loss Security members. By understanding the factors that influence people's decisions to become members, organizers can develop strategies to better promote the program and increase membership. This research can also help to inform policy-makers on how to improve the Job Loss Security program to make it more accessible and attractive to potential members. Ultimately, this research can help to ensure that more people are able to access the benefits of Job Loss Security and enjoy the economic security that it provides. This is considering that JLS is a social right for workers. This statement is considering that JLS, or Job Loss Security, is a social right for workers. This means that workers are entitled to a certain amount of compensation in the event of job loss, in order to help them transition to a new job or career.

The Job Loss Security (JLS) is an important right for all workers to have. This means that workers are entitled to a certain amount of compensation in the event of job loss, in order to help them transition to a new job or career. JLS is an important part of social security, and ensures that workers are protected and provided with the resources they need to find a new job or career. It is an important right for all workers to have, and is a key component of social security.

The limitation of this research is that the data is still processed descriptively. This means that the results are limited to a basic understanding of the data, rather than a more in-depth analysis. To gain a better understanding of the data, it is necessary to develop a more sophisticated statistical model. This model could provide a more comprehensive analysis, allowing for more accurate conclusions to be drawn.

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