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# The Effectiveness of the Job Loss Insurance Program (JKP) at the Employment Social Security Administration Agency in Padang City

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**Abstract**

Employment social protection and job loss insurance have become important issues in labor policy, yet research specifically addressing the effectiveness of the Job Loss Insurance Program (*Jaminan Kehilangan Pekerjaan*, JKP) at the local level remains limited. This study aims to analyze the effectiveness of the JKP program implemented by BPJS Ketenagakerjaan in Padang City. A descriptive qualitative approach was employed, involving JKP beneficiaries, BPJS Ketenagakerjaan officers, and a representative of the Department of Manpower and Industry of Padang City selected through purposive sampling. Data were collected through in-depth interviews, observation, and documentation, and were analyzed using the interactive model of Miles et al., consisting of data reduction, data display, and conclusion drawing or verification. The findings indicate that the JKP program has provided meaningful support for workers affected by termination of employment through cash assistance, access to labor market information, and job training opportunities. However, program effectiveness has not been fully optimized due to incomplete administrative documents, limited participant understanding, low digital literacy, limited human resources, uneven


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socialization, weak company compliance, and inconsistent inter-institutional coordination. These findings contribute to the development of program effectiveness analysis based on Campbell's effectiveness indicators and extend current understanding of employment social security implementation at the local level. The study concludes that JKP plays an important role in supporting workers during the post-layoff transition period, but its effectiveness requires stronger administrative assistance, broader socialization, improved digital literacy support, enhanced company supervision, and more systematic coordination among BPJS Ketenagakerjaan, local government, and companies. Future research should examine the long-term impact of JKP on workers' economic resilience and re-employment opportunities.

**Keywords**: Job Loss Insurance; BPJS Ketenagakerjaan; Program Effectiveness; Employment Social Protection; Employment Security

## INTRODUCTION

National development is fundamentally directed toward improving social welfare through the provision of adequate employment opportunities, increased productivity, and the strengthening of social protection for workers. In the context of development, labor has a strategic position not only as an instrument of economic growth but also as the main beneficiary of development itself. Therefore, labor development must be oriented toward ensuring decent work, legal certainty, and social protection in accordance with human dignity (Baik et al., 2025; Indriani, 2016; Razavi, 2022; Roša et al., 2025). This issue has become increasingly relevant because workers are often exposed to various employment risks, including work accidents, income insecurity, and job loss, which may affect their economic stability and family welfare.

At the international and national levels, employment protection has become an important issue due to economic uncertainty, industrial restructuring, technological change, and the impact of global crises. The COVID-19 pandemic, which began at the end of 2019, intensified employment vulnerability in many countries, including Indonesia. In Indonesia, the risk of termination of employment has continued to be a significant concern, particularly among formal workers in labor-intensive sectors. The high number of layoffs indicates that social security programs are needed not only to protect workers while they are employed but also to support them during the transition period after losing their jobs (Giupponi et al., 2022; Husni et al., 2023).

In the Indonesian legal framework, the right of workers to social security has been explicitly recognized. Law No. 13 of 2003 concerning Manpower states that every worker and their family have the right to obtain employment social security (Silitonga et al., 2022). Furthermore, the establishment of Law No. 24 of 2011 concerning the Social Security Administrative Body strengthened the institutional foundation for social security implementation in Indonesia. Through this regulation, the government formed BPJS as a special institution responsible for administering social security programs, consisting of BPJS Health and BPJS Ketenagakerjaan (Agus, 2014; Meilarovasari et al., 2025; Sistiaperdani et al., 2020). BPJS Ketenagakerjaan is responsible for administering employment-related social security programs, including work accident insurance, death benefits, old-age security, pension security, and, more recently, job loss insurance.

BPJS Ketenagakerjaan has an important role in maintaining workers' income continuity and creating a sense of security in the workplace. According to Tambunan et al. (2025), BPJS Ketenagakerjaan is not only required to collect contributions and pay benefits but also to ensure that all programs can be accessed fairly, on time, and in accordance with policy objectives (Abidin & Suroso, 2025; Daely et al., 2025). In this regard, the effectiveness of BPJS Ketenagakerjaan is determined by its ability to manage resources, conduct socialization, build cross-sectoral coordination, and reach all categories of workers. This view emphasizes that the success of a social security program cannot be measured merely by administrative implementation, but also by its capacity to provide real protection for workers.

As an effort to expand labor social protection, the Indonesian government introduced the Job Loss Insurance Program, known as Jaminan Kehilangan Pekerjaan (JKP), through Law No. 11 of 2020 concerning Job Creation. The program was further regulated under Government Regulation No. 37 of 2021 and later updated through Government Regulation No. 6 of 2025. JKP is designed to protect workers affected by termination of employment by providing cash benefits, access to labor market information, and job training to help them re-enter the labor market (Sukanti & Sutarman, 2025). Therefore, JKP represents a significant development in Indonesia's employment social security system because it addresses the risk of job loss more directly than previous programs.

The urgency of JKP is strengthened by the continued increase in layoffs in Indonesia. Data from the Ministry of Manpower show that from January to December 2024, 77,965 workers were affected by layoffs, an increase of 20.02% compared to the previous year,

which recorded 64,855 affected workers (Kemnaker, 2025). This condition was influenced by several factors, including global economic pressure, changes in consumption patterns, and market uncertainty (Ghosh, 2022; Li et al., 2023). The phenomenon of layoffs has also been observed in several large companies and labor-intensive industries such as textiles, footwear, electronics, and manufacturing. These conditions show that employment vulnerability remains a serious problem and requires an effective social protection mechanism.

Nationally, the implementation of JKP has shown positive progress. BPJS Ketenagakerjaan reported that by April 2025, the number of JKP participants had reached 16.47 million, with 52,850 claims paid, totaling IDR 258.61 billion (BPJS Ketenagakerjaan, 2025). These figures indicate that JKP has begun to provide real benefits for formal workers affected by termination of employment. However, the national achievement does not automatically reflect equal implementation at the local level. In Padang City, the level of employment social security participation remains relatively low. Based on data from the Padang City Government and BPJS Ketenagakerjaan, among 183,814 vulnerable workers in Padang City, only 9.46%, or 17,394 workers, were protected by BPJS Ketenagakerjaan, while approximately 166,000 workers had not yet received social protection (KitaPunya, 2025).

Preliminary observations and interviews also indicate that the implementation of JKP in Padang City still faces several obstacles. Low participation is caused by limited employer compliance, the perception that program registration increases operational costs, and the lack of worker understanding regarding the benefits of JKP. In addition, the implementation of the program is constrained by limited human resources at the BPJS Ketenagakerjaan office in Padang City, where officers must handle several programs simultaneously. Coordination with the local government, the Manpower Office, and labor associations has been established, but its implementation has not been optimal due to inconsistent communication and limited institutional support. These problems indicate that the implementation of JKP in Padang City has not fully achieved the national objective of expanding social protection for all workers.

Previous studies have discussed employment social security programs and the implementation of JKP. Firdausi et al. (2023) found that the implementation of employment social security programs for non-wage workers at BPJS Ketenagakerjaan Padang was still constrained by weak coordination, inconsistent communication, and low public awareness. Meanwhile, Faisal (2025) showed that the JKP program provides social protection through

cash assistance, labor market information, and job training, but its implementation has not fully met the indicators of program success due to delayed claim disbursement, limited socialization, weak employer understanding, and low contribution compliance. Although these studies are relevant, they have not specifically examined the effectiveness of the JKP program in Padang City using Campbell's effectiveness theory. Sabati (2024); Syarifah & Agustina (2025) emphasizes that program effectiveness can be assessed through indicators such as program success, target achievement, participant satisfaction, input-output comparison, and overall goal attainment.

Based on the problems and research gap described above, this study focuses on analyzing the effectiveness of the Job Loss Insurance Program at BPJS Ketenagakerjaan in Padang City. Unlike previous studies that mainly discussed implementation and general obstacles, this study specifically evaluates the extent to which the JKP program has achieved its objectives through the effectiveness indicators proposed by Campbell (1989). Therefore, this study aims to provide a comprehensive understanding of the performance of JKP in Padang City and to offer policy recommendations for BPJS Ketenagakerjaan and local government in strengthening employment social protection.

## METHODS

This study employed a descriptive qualitative approach because it aimed to obtain an in-depth understanding of the effectiveness of the Job Loss Insurance Program, known as Jaminan Kehilangan Pekerjaan (JKP), at BPJS Ketenagakerjaan in Padang City. A qualitative approach was considered appropriate because the research focused on exploring meanings, perceptions, experiences, and institutional practices related to the implementation of the program. Creswell (2014) explains that qualitative research is used to understand social phenomena from the perspectives of participants in a natural context. In line with this view, Denzin and Lincoln state that qualitative research emphasizes the interpretation of phenomena based on real social settings, while descriptive research enables researchers to explain a phenomenon systematically, factually, and accurately. The research was conducted in Padang City, West Sumatra, because the city has active employment dynamics, formal and informal workers, and access to relevant institutions such as BPJS Ketenagakerjaan and the Department of Manpower and Industry. The research informants were selected using purposive sampling, which allows researchers to choose participants who are considered knowledgeable and directly involved in the phenomenon being studied (Sugiyono, 2019).

The informants consisted of five to seven JKP participants who had experienced termination of employment and received program benefits, three employees of BPJS Ketenagakerjaan Padang City from the membership, service, and general divisions, and one representative from the Department of Manpower and Industry of Padang City.

Data were collected through in-depth interviews, observation, and documentation studies. Interviews were conducted with JKP participants, BPJS Ketenagakerjaan officers, and related government officials to obtain information about program implementation, administrative services, participant access, obstacles, and institutional coordination. Observation was carried out by examining field conditions, relevant reports, news, and previous studies related to the implementation of JKP in Padang City. Documentation was used to strengthen the interview and observation data through official reports, laws and regulations, institutional documents, previous research findings, and media reports. The research instruments included interview guidelines, field notes, a recording device, and a camera to support data accuracy and documentation. To ensure data validity, this study used source triangulation by comparing information obtained from different informants and supporting documents. The data were analyzed using the interactive model of Miles et al. (2014), which consists of data reduction, data display, and conclusion drawing or verification. Through this analysis process, the collected data were organized, categorized, interpreted, and verified to describe the effectiveness of the JKP program at BPJS Ketenagakerjaan in Padang City based on the research focus.

## RESULTS

This section presents the findings on the effectiveness of the Job Loss Insurance Program (*Jaminan Kehilangan Pekerjaan* or JKP) implemented by BPJS Ketenagakerjaan in Padang City. The findings were obtained through field observations, interviews with BPJS Ketenagakerjaan officers, representatives of the Department of Manpower and Industry of Padang City, and workers who had received JKP benefits. The results are organized into several main themes: program implementation, participant access to benefits, administrative services, inter-institutional coordination, company compliance, and the obstacles encountered in the field.

**1. Implementation of the Job Loss Insurance Program in Padang City**

The findings show that the JKP program has been implemented in Padang City and has provided concrete benefits for workers who experienced termination of employment. The program provides three main forms of support: cash assistance, access to labor market information, and job training opportunities. For workers who have just lost their jobs, these benefits serve as temporary economic protection while they attempt to recover from the uncertainty caused by unemployment.

From the perspective of participants, the cash assistance provided through JKP was considered helpful in meeting basic daily needs during the transition period after layoffs. Although the amount of assistance could not fully guarantee long-term economic security, it gave workers a sense of support and reduced their immediate financial burden. One participant explained that the assistance was useful for daily needs while waiting for new job opportunities. This finding indicates that the JKP program has a meaningful role in protecting workers from sudden income loss.

However, the implementation of JKP in Padang City has not yet been fully optimal. Several problems were found in the field, especially related to administrative requirements, limited understanding among participants, delays in completing documents, uneven socialization, and the low compliance of several companies in registering their workers. Therefore, although the program has been implemented and has provided benefits, its effectiveness still needs to be strengthened through better services, broader outreach, and stronger institutional coordination.

**Table 1. Main Findings on the Implementation of the JKP Program in Padang City**

| Aspect | Field Findings | Interpretation |
|---|---|---|
| Program benefits | Participants received cash assistance, labor market information, and job training access. | The program provides temporary protection for workers affected by layoffs. |
| Participant experience | Participants felt helped, but many were initially confused about procedures and requirements. | The program is beneficial, but participant guidance remains necessary. |
| Administrative process | Claim submission requires complete documents, especially termination letters from companies. | Administrative readiness determines the smoothness of benefit disbursement. |
| Socialization | BPJS Ketenagakerjaan and the Department of Manpower have conducted socialization through companies and digital media. | Information dissemination has started, but it has not reached all workers directly. |

| Aspect | Field Findings | Interpretation |
|---|---|---|
| Institutional coordination | Coordination between BPJS Ketenagakerjaan and the Department of Manpower exists but is not yet routine. | Program implementation requires more structured coordination. |
| Company compliance | Large companies tend to comply, while some small and medium-sized companies are still less compliant. | Employer compliance is a key factor in expanding program coverage. |

**2. Participant Access and Claim Submission Process**

The process of accessing JKP benefits begins when workers experience termination of employment and prepare the required documents for claim submission. The main documents include proof of BPJS Ketenagakerjaan membership, active contribution status, identity documents, and a termination letter from the company. After the documents are submitted, BPJS Ketenagakerjaan verifies the participant's eligibility before processing the benefit disbursement.

The findings indicate that participants who receive JKP benefits have generally met the eligibility criteria. BPJS Ketenagakerjaan verifies each claim by checking the participant's membership status, contribution history, and the validity of the termination documents. This verification process helps ensure that benefits are distributed to eligible participants. In this sense, the program has a relatively clear mechanism for maintaining accountability and preventing inaccurate benefit distribution.

Nevertheless, the claim process is not always easy for participants. Several workers stated that they were confused at the beginning of the process because they did not fully understand the procedures and requirements. Some participants had to return to the BPJS office several times because their documents were incomplete. This condition shows that the success of the program is not only determined by the availability of benefits, but also by how easily workers can access those benefits when they need them most.

The most common obstacle in the claim process is the termination letter from the company. This document is required for claim verification, but some participants experienced delays in obtaining it. When the letter is not issued quickly by the company, the claim process is also delayed. For workers who have just lost their income, such delays can create additional pressure. This finding shows that the claim process depends not only on BPJS Ketenagakerjaan but also on the responsiveness of companies.

**3. Administrative Assistance and Service Quality**

Administrative assistance is one of the important elements in the implementation of the JKP program in Padang City. BPJS Ketenagakerjaan officers provide direct guidance to participants, especially those who do not understand the claim submission mechanism. The assistance includes explaining the required documents, guiding participants through the claim stages, and helping them use digital-based services.

Participants generally viewed this assistance positively. Several participants stated that they initially felt confused, but after receiving explanations from officers, they became more confident in completing the process. The presence of officers who were willing to guide participants made the claim process feel more accessible and less intimidating. This finding reflects the human dimension of public service, where empathy, patience, and clear communication are important in helping workers who are facing difficult economic conditions.

However, the quality of service is also affected by the limited number of officers. BPJS Ketenagakerjaan in Padang City does not only manage JKP but also several other social security programs, including old-age security, work accident insurance, death benefits, and pension security. As a result, officers often handle multiple services at the same time. This situation may affect service speed, especially when many participants submit claims simultaneously.

To overcome these limitations, BPJS Ketenagakerjaan applies an integrated service system and flexible task distribution among divisions. Officers from different divisions may assist one another when the workload increases. Although this strategy helps maintain service continuity, the findings show that additional human resources and improved staff capacity are still needed to ensure faster and more responsive JKP services.

**4. Socialization of the JKP Program**

The findings show that BPJS Ketenagakerjaan and the Department of Manpower and Industry of Padang City have conducted several socialization activities related to the JKP program. These activities include direct visits to companies, meetings with company management and human resource departments, and dissemination of information through social media platforms such as Instagram and TikTok. Socialization is intended to introduce the benefits, procedures, and requirements of the JKP program to both employers and workers.

Although socialization has been carried out, the information has not reached all workers equally. In many cases, program information is delivered to company management or HRD, but it is not always passed on to workers. As a result, some workers do not know about the JKP program until they experience termination of employment. This condition shows that the socialization process still tends to be institutional and has not fully reached the workers as the main beneficiaries of the program.

This finding is particularly important because workers' understanding of the program affects their ability to claim their rights. When workers do not understand the benefits and procedures of JKP, they are less prepared to access the program after layoffs. Therefore, socialization needs to be strengthened through more direct and worker-centered approaches, not only through companies but also through labor communities, digital campaigns, and public service information that is easy to understand.

**5. Inter-Institutional Coordination**

The implementation of JKP requires cooperation between BPJS Ketenagakerjaan, the Department of Manpower and Industry, companies, and local government. The findings show that coordination between BPJS Ketenagakerjaan and the Department of Manpower in Padang City has been established through meetings, joint socialization, and communication related to worker data. This coordination is important for supporting verification, monitoring, and problem-solving in the implementation of the program.

However, coordination has not yet been carried out consistently. The main obstacle is the difficulty of arranging meeting schedules because each institution has its own agenda and workload. Some planned coordination meetings had to be postponed due to sudden institutional activities or unexpected situations. As a result, coordination tends to be situational rather than systematic.

The absence of routine coordination can affect the effectiveness of the program. For example, claim verification and problem-solving often require data and information from more than one institution. If communication is not well structured, the process may take longer and affect the quality of service received by participants. Therefore, a more regular coordination mechanism is needed, such as scheduled meetings, shared data procedures, and periodic program evaluation.

**6. Company Compliance in Worker Registration**

Company compliance is one of the most decisive factors in the effectiveness of the JKP program. Workers can only receive JKP benefits if they are registered as BPJS Ketenagakerjaan participants and meet the required contribution conditions. The findings show that large companies in Padang City are generally more compliant in registering their workers. In contrast, some small and medium-sized companies still show low compliance.

Several forms of non-compliance were found in the field. Some companies do not register all workers, some only register certain employees, and others delay registration until workers have been employed for a certain period. This practice disadvantages workers because they may not be protected when they experience termination of employment. In several cases, workers were unable to access JKP benefits because their companies had not registered them properly.

Low company compliance appears to be influenced by several factors, including limited understanding, lack of awareness, and the perception that social security contributions are an additional operational burden. This finding shows that improving JKP effectiveness requires stronger supervision and clearer enforcement mechanisms. Companies need to understand that registering workers in employment social security is not merely an administrative obligation but part of their responsibility to protect workers' rights.

**7. Obstacles in the Implementation of the JKP Program**

The implementation of JKP in Padang City faces obstacles from several sides. From the BPJS Ketenagakerjaan side, the main obstacles are limited human resources, incomplete participant documents, low participant understanding of procedures, and the challenge of implementing digital-based services. From the Department of Manpower side, the obstacles include limited socialization reach and coordination that has not been carried out routinely. From the company side, the main obstacles are low compliance, selective worker registration, and delays in issuing termination letters. From the worker side, the obstacles include low awareness of social security rights and lack of readiness in preparing administrative documents.

**Table 2. Obstacles in the Implementation of the JKP Program in Padang City**

| Source of Obstacle | Main Problems | Impact on Program Implementation |
|---|---|---|
| BPJS Ketenagakerjaan | Limited officers, high workload, incomplete participant documents, and participants' limited digital literacy. | Claim services may become slower and require more direct assistance. |
| Department of Manpower and Industry | Coordination is not routine and socialization has not reached all workers directly. | Institutional support and monitoring are not yet optimal. |
| Companies | Low compliance, selective registration, delayed registration, and delayed issuance of termination letters. | Workers may be unable to access JKP benefits after layoffs. |
| Workers | Limited understanding of JKP benefits, procedures, and administrative requirements. | Participants experience confusion and delays in submitting claims. |

The findings show that the obstacles in JKP implementation are interconnected. For example, when companies delay issuing termination letters, participants cannot complete their claims. When workers do not understand the procedure, they need more assistance from BPJS officers. When BPJS officers are limited in number, services may become slower. This means that the effectiveness of JKP cannot be improved by one institution alone. It requires the active involvement of BPJS Ketenagakerjaan, the Department of Manpower, companies, and workers.

Overall, the JKP program in Padang City has provided real benefits for workers affected by termination of employment. The program helps workers maintain temporary economic stability and gives them access to employment information and training. From a human perspective, JKP is not only an administrative program but also a form of support for workers who are facing uncertainty after losing their jobs.

However, the effectiveness of the program is still limited by several implementation problems. These include incomplete administrative documents, uneven socialization, low worker understanding, limited human resources, weak company compliance, and coordination that has not been fully structured. Therefore, the JKP program in Padang City can be considered beneficial but not yet fully effective. Strengthening the program requires more accessible services, stronger employer supervision, direct education for workers, and more consistent coordination among related institutions.

## DISCUSSION

The findings of this study show that the Job Loss Insurance Program (*Jaminan Kehilangan Pekerjaan* or JKP) implemented by BPJS Ketenagakerjaan in Padang City has provided meaningful benefits for workers who experienced termination of employment. The program has become a form of temporary social protection that helps workers maintain their economic stability during the transition period after losing their jobs. Based on Campbell's effectiveness indicators, the implementation of the JKP program can be understood through several important dimensions, namely program success, target achievement, participant satisfaction, input-output balance, and overall goal attainment. These dimensions indicate that the program has been useful for beneficiaries, although its implementation still faces several obstacles that prevent it from being fully effective.

In terms of program success, the JKP program in Padang City has been implemented and has delivered direct benefits to eligible participants (Christiar et al., 2025; Wijaya & Putra, 2024). The benefits include cash assistance, access to labor market information, and job training opportunities. These forms of support are important because workers who experience layoffs often face sudden economic uncertainty and loss of income. Cash assistance helps participants meet basic needs, while labor market information and training provide opportunities for them to return to employment. This finding shows that the JKP program does not only function as financial assistance, but also as a mechanism to support workers' recovery and reintegration into the labor market.

However, the effectiveness of the program from the aspect of target achievement has not been fully optimal. The findings indicate that some workers who should have been protected by the program were unable to access JKP benefits because they had not been registered as BPJS Ketenagakerjaan participants by their companies. This problem was mostly found among small and medium-sized companies (Jiang et al., 2025; Rikhardsson et al., 2022; Zavodna et al., 2024). Some companies were found to register only certain workers, delay registration, or consider social security contributions as an additional operational burden. This condition creates a gap between the intended policy target and the reality of implementation in the field. As a result, the program has not fully reached all workers who are vulnerable to job loss.

Participant satisfaction with the JKP program can be considered positive, but it has not reached the maximum level. Participants generally felt that the program helped reduce

their economic burden after termination of employment. The cash assistance was useful for meeting daily needs, especially during the early period after losing a job. Nevertheless, several participants still experienced difficulties in accessing the benefits, particularly in completing administrative requirements. Nor & Misnan (2024) One of the main obstacles was the termination letter from the company, which is required for claim verification. When this document was delayed, the claim process also became slower. This situation shows that participant satisfaction is strongly influenced not only by the availability of benefits, but also by the ease, speed, and clarity of the service process (Musa & Yunus, 2023).

The findings also show that the relationship between input and output in the implementation of the JKP program still needs improvement. On the input side, BPJS Ketenagakerjaan already has service mechanisms, officers, and digital systems to support claim submission and verification. However, the output has not been fully optimal because several participants still face difficulties in using digital services and understanding claim procedures. Participants with limited digital literacy, especially older workers, still need direct assistance from officers. In addition, limited human resources at BPJS Ketenagakerjaan also affect service speed because officers must handle several social security programs at the same time. This indicates that digitalization must be supported by inclusive assistance and adequate human resources so that services can be accessed fairly by all participants (Djatmiko et al., 2025; Fisk et al., 2023).

In terms of overall goal attainment, the JKP program has contributed to reducing the vulnerability of workers who have lost their jobs. The presence of this program reflects the role of the state in providing social protection for workers in difficult economic situations. However, the broader goal of providing equitable protection for all eligible workers has not been fully achieved. Several obstacles, such as uneven socialization, low worker awareness, limited company compliance, and coordination that has not been fully structured, continue to affect program effectiveness. Therefore, the JKP program in Padang City can be interpreted as beneficial, but not yet fully effective in achieving comprehensive social protection.

These findings are consistent with Campbell's theory of effectiveness, which emphasizes that program effectiveness should be assessed not only from whether a program is implemented, but also from whether it reaches the right target, satisfies beneficiaries, produces appropriate outputs, and achieves its overall objectives. In this study, the JKP

program has achieved partial effectiveness because it has provided benefits to workers who meet the requirements, but it still faces problems in expanding coverage and ensuring smooth access to benefits. This finding is also in line with the view that effectiveness refers to the extent to which a program is able to achieve the goals that have been set. A program cannot be considered fully effective if it runs administratively but still leaves some target groups without protection.

The results of this study also support previous studies on the implementation of employment social security programs. Previous research has shown that weak communication, limited socialization, low public awareness, and lack of coordination are common obstacles in the implementation of social security programs (Rulandari et al., 2022; Sule et al., 2025). The findings of this study confirm that similar problems also occur in the implementation of JKP in Padang City. In particular, the limited understanding of workers and the low compliance of some companies become major barriers to the effectiveness of the program. However, this study provides a more specific contribution by analyzing JKP implementation using Campbell's effectiveness indicators, so that the discussion does not only focus on implementation problems but also on target accuracy, participant satisfaction, input-output balance, and overall goal achievement.

The findings have several practical implications. BPJS Ketenagakerjaan and the local government need to strengthen socialization strategies so that information about JKP does not only reach company management or human resource departments, but also reaches workers directly. Workers need to understand their rights before they experience termination of employment, not after they lose their jobs. Therefore, socialization should be carried out through more accessible channels, such as direct outreach to workplaces, collaboration with labor communities, public service information, and digital campaigns using simple language.

The findings also imply the importance of strengthening company supervision. Company compliance is a key factor in the success of the JKP program because workers can only receive benefits if they are registered as participants. Therefore, BPJS Ketenagakerjaan, the Department of Manpower, and the local government need to improve monitoring and enforcement mechanisms for companies that do not fulfill their obligations. Companies should understand that registering workers in employment social security is not merely an administrative requirement, but a moral and legal responsibility to protect workers' rights (Nampewo et al., 2022).

In addition, the service process needs to be made more human-centered. Workers who apply for JKP benefits are often in a vulnerable condition because they have just lost their jobs and income. Therefore, they need services that are not only fast and accurate, but also empathetic and easy to understand. Administrative assistance should be strengthened, especially for participants who have difficulty using digital systems or completing documents. Clear guidance, simple procedures, and responsive officers can increase participant trust and satisfaction with the program.

From an institutional perspective, coordination between BPJS Ketenagakerjaan, the Department of Manpower and Industry, companies, and local government needs to be carried out more systematically. Coordination should not only occur when problems arise, but should be conducted regularly through scheduled meetings, shared data mechanisms, and joint evaluations. Stronger coordination can help accelerate claim verification, improve socialization, strengthen monitoring, and solve implementation problems more effectively.

Theoretically, this study contributes to the discussion of public program effectiveness by showing that program effectiveness is not only determined by the existence of a policy or program. A program may be formally implemented and provide benefits, but it can still be considered not fully effective if its access is limited, its procedures are difficult, and its target groups are not fully reached. Therefore, the effectiveness of social security programs should be understood as the result of interaction between policy design, institutional capacity, company compliance, service quality, and beneficiary experience.

This study has several limitations. First, the research was conducted only in Padang City, so the findings cannot be generalized to all regions in Indonesia. The implementation of JKP may differ in other regions depending on institutional capacity, employment conditions, company compliance, and worker characteristics. Second, this study used a qualitative approach with a limited number of informants. Although the informants were selected based on their relevance to the research focus, their experiences may not represent all JKP participants in Padang City. Third, this study focused on program effectiveness from the perspective of local implementation and did not measure the long-term economic impact of JKP on workers after receiving benefits.

Despite these limitations, this study provides an important understanding of how the JKP program is implemented at the local level and how workers experience the program in practice. The findings show that JKP has a meaningful role in helping workers after job loss,

but its effectiveness still depends on stronger socialization, better service accessibility, higher company compliance, and more consistent coordination among institutions.

## CONCLUSION

This study concludes that the Job Loss Insurance Program (*Jaminan Kehilangan Pekerjaan* or JKP) implemented by BPJS Ketenagakerjaan in Padang City has provided meaningful benefits for workers affected by termination of employment. The program has helped participants maintain temporary economic stability through cash assistance, access to labor market information, and job training opportunities. Based on Campbell's effectiveness indicators, the JKP program has shown positive results in terms of program implementation and participant benefits. However, its effectiveness has not yet been fully optimal because several obstacles remain, including incomplete administrative documents, limited participant understanding of claim procedures, low digital literacy among some workers, limited human resources, and delays in claim processing.

The study also found that the achievement of the JKP program's broader objectives is still constrained by uneven socialization, weak company compliance in registering workers, and coordination among related institutions that has not been conducted consistently. These findings indicate that the effectiveness of JKP depends not only on the availability of benefits, but also on the accessibility of services, employer commitment, worker awareness, and institutional collaboration. Therefore, BPJS Ketenagakerjaan, the Department of Manpower and Industry, local government, and companies need to strengthen socialization, simplify claim procedures, improve administrative assistance, enhance company supervision, and establish more systematic coordination. Future research is recommended to examine the long-term impact of JKP on workers' economic resilience and re-employment opportunities in different regional contexts.

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