

The Analysis of Bpjs Ketenagakerjaan in Semarang Pemuda Office to Improve the Expansion of Membership for Informal Sector

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ABSTRACT

Social Insurance Program is a form of protection for increasing the welfare of all workers, including informal worker. In conducting social insurance, BPJS Ketenagakerjaan was faced by problem about expansion of membership for informal sector worker in Semarang. This research is aimed to analyze and describe the performance of BPJS Ketenagakerjaan Semarang Pemuda to increase the expansion of membership for informal sector worker based on the performance dimension also analyze and describe the factors that support and inhibit the performance. This research uses descriptive qualitative research method. The technique of collecting data in this research is by using interview, observation, and documentation. The result of research shows that the performance of BPJS Ketenagakerjaan Semarang Pemuda has been good because there are three dimensions has been done. These three dimensions are Service Quality, Responsibility, and Accountability, and one dimensions have not been done is Responsiveness. Factors that support the performance are technological factor, organizational culture, leadership, political factor, and factor that is found in research which is cooperation, while factor that inhibit the performance is social factor, and factor that is found in research is quantity of human resource. Recommendation for the result of this research is that by doing optimal utilization of drive thru facility around, increasing the capacity of information system periodically, increasing cooperation with government, increasing socialization, education, and massive assistance to informal worker, and building relation with academics.

Keywords: Performance, Performance Dimension, Factors that Support and Inhibit, BPJS Ketenagakerjaan

INTRODUCTION

Social Insurance is one of human rights and rights as citizen that must be proved based on Indonesian dreams, as it is stated in *Pancasila* and the Constitution of Indonesia 1945. When the Constitution of Indonesia number 40 year 2004 about *Sistem Jaminan Sosial Nasional (SJSN)* has been legalized, it gives foundation of law about safety and social insurance for Indonesian citizen in which it is completed in the Law Number 24 Year 2011 about *Badan Penyelenggara Jaminan Sosial (BPJS)*. The Law state *PT. Jamsostek* is changed to public law board, therefore *PT. Jamsostek* is transformed to BPJS Ketenagakerjaan since 1 January 2014. BPJS Ketenagakerjaan is a public law board that has responsible to president and has a function to host the program of *Jaminan Kecelakaan Kerja (JKK)*, *Jaminan Kematian (JKM)*, *Jaminan Hari Tua (JHT)*, by adding additional program *Jaminan Pensiun (JP)* since

1 July 2015 for all workers in Indonesia that includes foreigners who have been working at least 6 (six) months in Indonesia.

Nowadays, in applying the program, BPJS Ketenagakerjaan faces the expansion condition of participants in informal sector, especially in Semarang. To do the program in Semarang, there is an office of BPJS Ketenagakerjaan Semarang Pemuda.

As the hometown of province, Semarang city has the most working age's citizens in Central Java Province, in which they are 874.532 people. Furthermore, 693.743 people who work consist of formal and informal workers. Here is the list of workers in Semarang.

Based on table 1, it can be stated that informal workers in Semarang are 380.310 people. According to the statement of *Kepala Bidang Pemasaran Bukan Penerima Upah (BPU) BPJS Ketenagakerjaan* of Semarang Pemuda office

The Analysis of Bpjs Ketenagakerjaan in Semarang Pemuda Office to Improve the Expansion of Membership for Informal Sector

(in *metrosemarang.com*), there are 4.328 workers as participants who include in the category of *Bukan Penerima Upah (BPU)* until

March 2016, in which they belong to informal workers, and they become 11.234 members in the end of 2016.

Table 1. Numbers of Workers in Semarang City Year 2014 and 2015

No	Mata Pencaharian (Pekerjaan)	Tahun 2014	Tahun 2015
A. Formal			
1.	PNS & TNI/ Polri	94.837	95.457
2.	Pensiunan	39.760	40.020
3.	Buruh Industri	176.801	177.956
Jumlah Pekerja Formal		311.398	313.433
B. Informal			
5.	Petani	26.965	27.141
6.	Buruh Tani	18.551	18.673
7.	Buruh Bangunan	82.844	83.385
8.	Nelayan	2.659	2.677
9.	Pengusaha	53.209	53.557
10.	Pedagang	86.256	86.820
11.	Angkutan	25.577	25.744
12.	Lainnya	81.779	82.313
Jumlah Pekerja Informal		324.637	380.310
Total Pekerja di Kota Semarang		689.238	693.743

Source: It is processed by data of BPS Semarang 2014-2015

Therefore, it can be concluded that the members of *BPJS Ketenagakerjaan* in Semarang are 3, 78% of workers who must be *BPJS Ketenagakerjaan* members.

By using those explanation, it can be seen that the expansion of *BPJS Ketenagakerjaan* membership still become headline nationally, especially in Semarang.

Based on the previous study (Ummu, 2015) about the problems of informal sector membership in Semarang, she views that:

- People do not know yet about the program of social insurance for employment.
- People are not aware yet about the importance of joining social insurance for employment.
- The amount of monthly contribution
- Lack of human resources for *BPJS Ketenagakerjaan* staffs
- Lack of facilities.

Regarding the data and phenomenon, it can be stated that the membership of *BPJS Ketenagakerjaan* in Semarang is still out of target.

There is an indication that the performance of *BPJS Ketenagakerjaan* in Semarang Pemuda office in doing their tasks and functions are not optimal yet by considering the fact that people are reluctant to be *BPJS Ketenagakerjaan* members, especially for informal workers.

Referring the phenomenon, it is important to do analysis on the performance of *BPJS Ketenagakerjaan* in the office of Semarang Pemuda in order to improve the expansion of informal sector members.

Research Problems

Based on the background of study above, the research problems are displayed as follows.

- How is the performance of *BPJS Ketenagakerjaan* in the office of Semarang Pemuda to improve the expansion of informal sector members?
- What are the supporting factors and the problems in the performance of *BPJS Ketenagakerjaan* in the office of Semarang Pemuda to improve the expansion of informal sector members?

Purposes of Research

Based on the background of study and research problems, the purposes of research are as follows.

- Analyzing the performance of *BPJS Ketenagakerjaan* in the office of Semarang Pemuda to improve the expansion of informal sector members.
- Knowing the the supporting factors and the problems in the performance of *BPJS Ketenagakerjaan* in the office of Semarang

The Analysis of Bpjs Ketenagakerjaan in Semarang Pemuda Office to Improve the Expansion of Membership for Informal Sector

Pemuda to improve the expansion of informal sector members.

THEORETICAL FRAMEWORK

Public Administration

Dwight Waldo (in Syafiie, 2006:25) views that public administration is management and organization from human to human and its functions to reach the government goals.

David H. Rosenbloom (in Pasolong, 2014:8) proposes that public administration is theories and management process, politics, and laws for fulfilling the government wants in legislative, executive in the functions of regulation and service to society fully or partly.

Public Management

George Terry (in Syafi'i, 2010) states that management is a particular process that consists of planning, organizing, doing, and monitoring in order to decide and to reach the target through making use of human resources and others.

Frederick W. Taylor (in Syafiie, 2010) argues that management is "*The art of management is defined as knowing exactly what you want to do, and then seeing that they do it the best and cheapest way.*" Therefore, it can be concluded that public management is interdisciplinary from the general aspects of organization and the affiliation implementation among the functions of management and human resources, finance, physics, information and politics in public organization.

Organization

James D. Mooney (in Umam, 2010) states that organization is all forms of team works to reach the goals together. Moreover, Prof. Dr. Prajudi Atmosudirdjo (1976) (in Umam, 2012) contends that organization is a structure of division system and working relation between stakeholders who do team works to reach certain goal.

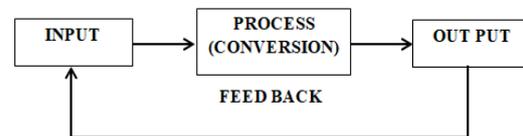
Performance

According to Bernardin and Russelin Ruky (2006: 15) (in Sembiring, 2014 : 81), performance is seen as : "*Performance is defined as the record of outcomes produced on a specified job function or activity during a specified time period*".

Performance can be stated as an output of certain conversion process that has been done all components in the organization toward

resources, data and information, rules, and certain time that is used as an input. In addition, feedback is comment from consument of output that is distributed for changes or betterment the next input, so the process is cyce or system. The system can be drawn as follows.

Gambar 1.1
Sistem Kinerja



Sumber : Sembiring, (2014 : 82)

Performance of Organization

Performance of organization is the achievement of result in organization analysis level that shows the success of an organization. According to Organization of State Administration (in Sudarmanto, 2014), performance of organization is working achievement, implementation of working result that is called a performance. Performance of organization is the outcome in the level of organization analysis that covers organization goals, plans and management (Rummler and Brache, 1995) (Sudarmanto, 2014: 6)

Measurement of Performance

Dwiyanto (2008: 50) in (Sudarmanto, 2014: 12-19) views that several indicators can be used to measure the performance of public organization as the following.

- Productivity
- Quality of Services
- Responsiveness
- Responsibility
- Accountability

Furthermore, Jerry Harbour (1997) (Sudarmanto, 2014) in his book entitled *The Basics of Performance Measurement*, recommends that there are six aspects of measuring the performances such as: productivity, quality, punctuality, time, the use of resources, and fee.

Measurement of performance is a way to assess the success of organization and is aimed to show the level of achieving the tasks and function in organization by using the performance indicators that are relevant, significant,

The Analysis of Bpjs Ketenagakerjaan in Semarang Pemuda Office to Improve the Expansion of Membership for Informal Sector

comprehensive and those are included in organization.

Supporting Factors and Problems of Performances

Performance of organization is influenced by many supporting factors or problems from the internal organization such as : purposes (vision mission), structure, culture, human resources and etc, or external factors of organization such as factors of social, economy, politic and etc in hich they are used as supporting implementation of organization performance.

RESULT AND DISCUSSION

Performance of BPJS Ketenagakerjaan in the Office of Semarang Pemudato Improve the Expansion of Membership in Informal Sector

There were four dimensions that are used to analyze the performance of *BPJS Ketenagakerjaan* in the office of Semarang Pemuda, such as:

Service Quality

Service activity in *BPJS Ketenagakerjaan* in Semarang office was a service that provided four program of social insurance to the members.

For its implementation, *BPJS Ketenagakerjaan* in the office of Semarang Pemuda used SLA (Service Level Agreement) that was state in Government Regulation Number 44 Year 2015 about the program implementation of Working Accident Insurance and Death Insurance, Government Regulation Number 45 Year 2015 about Implementation of Pension Insurance, Government Regulation Number 46 about Implementation of Annuity, and Regulation of Working Ministry Number 1 Year 2016 about Rules of Implementing the Programs of *JKK*, *JKM*, and *JHT* for workers who did not receive wages.

In addition, in improving the quality insurance of *BPJS Ketenagakerjaan* in the office of Semarang Pemuda, it did not find any obstacles yet. Since it focused on the service in *BPJS Ketenagakerjaan* was related to the information and claim about the social insurance program and the use of insurance facility.

Based on the discussion, it can be concluded that the quality service of *BPJS Ketenagakerjaan* in Semarang Pemuda office was good, but the service should be optimized especially in the usage of Drive Thru service in

order to improve the expansion of informal sector members.

Responsiveness

Responsiveness *BPJS Ketenagakerjaan* in Semarang Pemuda office was shown by the ability of *BPJS Ketenagakerjaan* in knowing the people needs in which it provided society-oriented program for formal and informal workers. In order to know the people needs, *BPJS Ketenagakerjaan* in Semarang Pemuda office also provided suggestion box for giving critiques or suggestion. Unfortunately, people in informal sector workers had not known and understood yet about these programs. It happened due to the informal sector workers did not know yet about the advantages of *BPJS Ketenagakerjaan* program, and they still thought that there were no benefit yet if they became the members of *BPJS Ketenagakerjaan*.

Regarding that situation, the responsiveness of *BPJS Ketenagakerjaan* in Semarang Pemuda office was good in internal aspect; however, the responsiveness was not optimal in external way especially for informal sector workers.

It could be seen from there were many informal sector workers who did not know yet about the benefits of joining the program of social employment insurance, so they did not know the correct information, education, and socialization about *BPJS Ketenagakerjaan*

Responsibility

Responsibility meant the discipline of an organization in doing the programs that were based on the administration principles or policy that was agreed by the organization. In this case, *BPJS Ketenagakerjaan* in Semarang Pemuda office had been done the functions based on the regulation or policy.

The Government Regulations were used as guidance's in doing the programs, for instance the insurances for *BPJS Ketenagakerjaan* members and society.

In addition, *BPJS Ketenagakerjaan* in Semarang Pemuda office had done an adjustment of salary that was based on the policy of adjustment fare for the members each month in hich it was stated in Government Regukation Number 44 Year 2015 about Implementation of Programs *JKK* and *JKM*, Government Regulation Number 45 Year 2015 about Implementation of Programs *JHT*, and Government Regulation Number 45 Year 2015 about Implementation of

The Analysis of Bpjs Ketenagakerjaan in Semarang Pemuda Office to Improve the Expansion of Membership for Informal Sector

Program JP, and Permenaker Number 1 Year 2016 about Implementation of JKK, JKM, and JHT for workers who did not get salary, so the premi fee is appropriate for the workers.

Referring that case, responsibility of BPJS Ketenagakerjaan in Semarang Pemuda office was good, but there were obstacles in the implementation of regulation and program implementation of BPJS Ketenagakerjaan in informal sector would be done well if there was the massive roles of government in supporting the programs of BPJS Ketenagakerjaa, especially in Semarang.

Accountability

Accountability in BPJS Ketenagakerjaan in Semarang Pemuda office could be seen by the transparency that had been done by BPJS Ketenagakerjaan in Semarang Pemuda office. It also could be seen by the responsibility report of the results that had been achieved.

As the result of transparency the performance of BPJS Ketenagakerjaan, it had been published in the website of BPJS Ketenagakerjaan. Each office gives the report continuously about the full performances and it would be published in the BPJS Ketenagakerjaan website which was bpjsketenagakerjaan.go.id.

For the responsibility of the performances of BPJS Ketenagakerjaanin Semarang Pemuda office, it had also been done in the headquarters office of BPJS Ketenagakerjaan.

The office gave the report of its performances to president. Furthermore, BPJS Ketenagakerjaan was successful to pass three audit processes that covered two audits for Laporan Keuangan (LK) and one audit for Laporan Pengelolaan Program (LPP).

The audit process of Laporan Keuangan (LK) was done by Badan Pemeriksa Keuangan Republik Indonesia (BPK-RI) and Kantor Akuntan Publik (KAP).

The results of audits showed that BPJS Ketenagakerjaan was presented Wajar Tanpa Pengecualian (WTP).Based on that result, the accountability of BPJS Ketenagakerjaan in Semarang Pemuda office was good.

As it was stated by the Head of BPJS Ketenagakerjaan Semarang Pemuda office, BPJS Ketenagakerjaan was a great, safe, healthy, fresh money, and biggest institution in Indonesia, so it was a must to keep the

accountability for improving the credibility of organization for formal and informal workers.

Supporting Factors and Obstacles in the Performances of BPJS Ketenagakerjaanin Semarang Pemuda Office to Improve the Expansion of Informal Sector

Technology Factor

The development of technology gave positive impacts for BPJS Ketenagakerjaanin Semarang Pemuda Office in which it provided easy information serviceand social insurance claim via online could solve the problem of queue in BPJS Ketenegakerjaan in Semarang Pemuda office.

Therefore, technology became supporting factor for the performance of BPJS Ketenegakerjaan in Semarang Pemuda office especially in improving the expansion of informal sector members.

Organization Culture Factor

Organization culture in BPJS Ketenegakerjaan in Semarang Pemuda office did not have problem because all cultural values showed positive values. The cultural value that was used in BPJS Ketenegakerjaan in Semarang was Iman-ETHIKA.It could be concluded that there were no obstacles for the performance of organization.

Leadership Factor

Leadership factor in the organization of BPJS Ketenegakerjaan in Semarang Pemuda office became one of the factors that supported the performance of organization so that it could do the tasks and functions well.

Economy Factor

Factor of economy was neither the supporting factor nor the obstacle factor for the performance of BPJS Ketenegakerjaan in Semarang Pemuda office. The roles of economy factor were flexible and to solve the economic condition of workers or society who fluctuated, BPJS Ketenegakerjaan had made guidance for the number of fee for certain income.

Politic Factor

Factor of politic had supported the implementation of BPJS Ketenegakerjaan performances, but the government had not involved yet in the implementation in order to support the programs of this social insurances. That case could be seen in the implementation

The Analysis of Bpjs Ketenagakerjaan in Semarang Pemuda Office to Improve the Expansion of Membership for Informal Sector

of Government Regulation Number 86 in 2013 that had not been done well yet.

Social Factor

Factor of social appeared since there was political factor. In this case, social factor meant the society perceptions of informal workers that still viewed that insurance of working accident and death insurance were not important. They thought that not all workers would get accidents in their works. However, the most important point was that the anticipation of the accident because if there were accident or social risks, the benefits of *BPJS Ketenagakerjaan* was also for the workers and their families.

Cooperation Factor

Factor of cooperation was one of the factors that were found in the research. In the implementation, *BPJS Ketenagakerjaan* in Semarang Pemuda office had done cooperation with the stakeholders in order to fulfil people needs or the members of *BPJS Ketenagakerjaan*. The cooperation were done with Bank, Hospitals, or another social insurances, and Semarang Government. Besides, the cooperation with Mandiri Bank was agreed as the way to solve queue problem when the members did the claim of *Jaminan HariTua (JHT)* in which the service was called *SPO (Service Point Office)*.

Moreover, the cooperation with hospitals in Semarang were done as the supporting way of *BPJS Ketenagakerjaan* in Semarang Pemuda office in providing the service of the program *Jaminan KecelakaanKerja (JKK)*, in which it connected to hospitals to get the services. For the case of *JKK* in the hospitals, it would be done in the *JKK* service in Trauma Center in the hospitals that was based on the agreement with *BPJS Ketenagakerjaan* in Semarang Pemuda office.

CONCLUSION

Conclusion

Based on the result of research, it can be concluded that:

Performances of *BPJS Ketenagakerjaan* in Semarang Pemuda office to improve the expansion of informal sector members is good, because there are three dimensions that are completed, in which they cover Service Quality, Responsibility, and Accountability. However, there was one dimension that is not completed

yet is Responsiveness. Each dimension is explained below.

A good service quality is shown by the given service in which it covers four service programs such as the program of *JKK, JKM, JHT, and JP*, the use of Service Level Agreement (SLA) and the facilities. Responsiveness that is not optimal yet is shown by lack of information about the programs or activities of *BPJS Ketenagakerjaan* to the society of informal sector workers in Semarang. Responsibility that is good is shown by the good performance of *BPJS Ketenagakerjaan* in doing its tasks and function which based on the administrative principles and the policy of organization. Accountability that has been good is shown by the responsibility and transparency of information to society and the members of *BPJS Ketenagakerjaan* via online and it can be accessed in the website and the audit of *BPK* states that the report of *BPJS Ketenagakerjaan* is *Wajar Tanpa Pengecualian (WTP)*.

Supporting factor and obstacles of the performances of *BPJS Ketenagakerjaan* in Semarang Pemuda office to improve the expansion of the membership of Informal Sector are as follows.

Supporting Factors

Technology Factor: There is a website, the application of *BPJSTK-Mobile*, the application of *BPU Web Mobile*, and WhatsApp group.

Factor of Cultural Organization: There is an implementation of the culture *Iman-Ethika*

Factor of Leadership: Head of *BPJS Ketenagakerjaan* proposes to his staffs for working based on the goals of *BPJS Ketenagakerjaan*.

Factor of Politic : There is policy from the government that support the performance of *BPJS Ketenagakerjaan* that covers *UU No. 24 Tahun 2011, PP No. 44 Tahun 2015, PP 45 Tahun 2015, PP No. 46 Tahun 2015, Permenaker No. 1 Tahun 2016, PP No. 86 Tahun 2013*.

Factor of Cooperation: There is a cooperation with the stakeholders and the surroundings, Service Point Office (SPO) with Banks and the Trauma Center in the Hospitals in Semarang.

Obstacles Factors

Factor of Facilities: the use of *Drive Thru* facility that is not optimal yet.

The Analysis of Bpjs Ketenagakerjaan in Semarang Pemuda Office to Improve the Expansion of Membership for Informal Sector

- Factor of Human Resources: Lack of human resources in the service part and marketing part that is not the ones who get salary. Factor of Technology:
- The weaknesses of server in the application so the application is often down and error.
- Factor of Politic: There is no massive contribution from the government to do the policy that is agreed toward *BPJS Ketenagakerjaan*, especially Government Regulation Number 86 Year 2013.
- Factor of Social: The perceptions of society of informal workers in Semarang in which they view that it is not important to join *BPJS Ketenagakerjaan*.

Suggestions

For improving the performance of *BPJS Ketenagakerjaan* in Semarang Pemuda office, it can be done as follows.

- Improving the service quality by optimizing the use of *Drive Thru* facility in mobile way.
- Improving the responsiveness by doing socialization, education, massive information service and the mentoring for informal sector workers.
- Improving the responsibility by doing the policy of administration, and doing the cooperation with government for having massive roles and doing *BPJS Ketenagakerjaan* programs.
- Improving the accountability by doing transparency and responsibility the program of *BPJS Ketenagakerjaan* to formal and informal workers to improve the credibility of organization.

In solving the factor of obstacles of the performances of *BPJS Ketenagakerjaan* in Semarang Pemuda office can be done as follows.

- Adding the number of human resources in the part of service and marketing *Bukan Penerima Upah* for optimizing the use of *Drive Thru*.
- Improving the capacity of the system of information and technology to avoid the down server.
- Doing cooperation with the government to join actively in the program of employment social insurance by considering the rules and the constitution of employment insurance especially the Government

Regulation number 86 Year 2013 about Implementation of Administrative Sanction for Workers.

- Building the relation and cooperation with the academician to increase the awareness of the importance of social insurance for workers. The academician, especially university's students who will work in the work place, it is a must for them to get the education earlier about the importance of employment social insurance and can give impact to the workers in their environment.

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