

ILO Social Security Minimum Standards and JKK/JKM in Indonesia

Ippei Tsuruga, Social Protection Programme Manager

Country Office for Indonesia and Timor-Leste, International Labour Organization

   ippeitsuruga  ippeitsurugaen  tsuruga@ilo.org

Social Security (Minimum Standards) Convention, 1952 (No. 102)

BIDANG	K102	Sistem Indonesia	Liabilitas Pemberi Kerja
Medical care	Bagian II	JKN	
Sickness benefit	Bagian III		UU No.13/2003
Unemployment benefit	Bagian IV	JKP	UU No.13/2003
Old-age benefit	Bagian V	JP , JHT	
Employment injury benefit	Bagian VI	JKK	
Family benefit	Bagian VII	PKH	
Maternity benefit	Bagian VIII		UU No.13/2003
Invalidity benefit	Bagian IX	JP , JHT	
Survivors' benefit	Bagian X	JP , JHT, JKm	
Long-term care			

Programs highlighted in **red** are considered social security and social assistance benefits under Convention 102.

Availability of ILO's policy analysis and recommendations

BIDANG	K102	SJSN	ILO's reports to RI	Untuk UU & PP
Overall			Ratification assessment (2026)	UU SJSN (2027)
Medical care	Bagian II	JKN		
Sickness	Bagian III	-	<u>Finance</u> (2023)	
Unemployment	Bagian IV	JKP	Finance (2026) <u>Survey</u> (2024) <u>Policy</u> (2023) <u>Finance</u> (2021)	PP 6/2025 PP 37/2021 UU 11/2020
Old-age	Bagian V	JP , JHT	<u>Policy</u> (2025) <u>Finance</u> (2023)	PP P2SK (2026) UU 4/2023
Employment injury	Bagian VI	JKK	Finance (2026)	
Family	Bagian VII	PKH		
Maternity	Bagian VIII	-	<u>Finance</u> (2023) <u>Survey</u> (2023)	UU 4/2024
Invalidity	Bagian IX	JP , JHT	Policy (2026) <u>Finance</u> (2023)	PP P2SK (2026) UU 4/2023
Survivors	Bagian X	JP , JHT, JKm	<u>Finance</u> (2023)	PP P2SK (2026) UU 4/2023
Long-term care		-		UU 59/2024 Perp 36/2023 88/2021



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Employment Injury Benefits: Contingencies covered

Convention No. 102

JKK scheme

- 1 Morbid condition
- 2 Incapacity for work involving suspension of earnings
- 3 Total loss of earning capacity or partial loss thereof in excess of a prescribed degree, likely to be permanent
- 4 Death of the family income provider



► Employment injury benefits (JKK scheme): Coverage

Convention No. 102	JKK scheme
At least: a) 50 per cent of all employees and, for benefit in respect of death of the breadwinner, also their spouses and children b) Temporary exception: 50 % of all employees in industrial workplaces employing 20 persons or more, and also their wives and children, and, for benefit in respect of death of the breadwinner, also their spouses and children	 Legal coverage: Wage earners in large, medium, small and micro enterprises, and non-wage workers. Effective coverage: ≈62.8 % of employees (2023)

► JKK Permanent disability benefit (permanent inability to work)

Degree of disability	Article 36 – C102	JKK
Total disability	50 per cent of previous earnings throughout the contingency in periodical payment	70% of 80 months of last wage in lump sum - IDR 500,000 periodical payment for 24 months (or lump sum of IDR 12 million).
Partial disability	50 per cent of previous earnings throughout the contingency in periodical payment*	- Partial anatomical disability = % refers to table x 80 month of last wage in lump sum - Partial functional disability = % of the functional decrease x % refers to table x 80 month of last wage in lump sum

Note: The periodical payment may be commuted for a lump sum: where the degree of incapacity is slight; or where the competent authority is satisfied that the lump sum will be properly utilised.

JKK Survivor's benefit (breadwinner's death)

Degree of disability	Article 36 – C102	JKK
Death grant	40 per cent of deceased's previous earnings in periodical payment	60% of 80 months of last wage in lump sum subject to a minimum amount of IDR 20 million - IDR 500,000 periodical payment for 24 months (or lump sum of IDR 12 million).
Funeral grant		IDR 10 million in lump sum
Scholarship		For a maximum of two children - Kindergarten to elementary school: IDR 1.5 million per year per child (for a maximum education period of eight years) - Middle school or equivalent level: IDR 2 million per year per child (for a maximum education period of three years) - High school or equivalent level: IDR 3 million per year per child (for a maximum education period of three years) - Higher education or training: IDR 12 million per year per child (for a maximum education period of five years).



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Employment Injury Benefits: Contingencies covered

Convention No. 102

Periodical payments:

- 1 Incapacity for work: 50%
- 2 Permanent partial disability: periodical payment; exceptions permitted in case of **slight disability**
- 3 Permanent total disability: 50%
- 4 Survivor's benefits: 40%

JKK scheme

-  100%(12 months); 50% (thereafter)
-  Lump sum
-  Lump sum: 70% of 80 months of last wage
Plus, IDR 12,000,000 (or 24 installments of IDR 500,000)
-  Lump sum: 60% of 80 months of last wage
Plus, IDR 12,000,000 (or 24 installments of IDR 500,000)

▶ Employment injury benefits: Snapshot

Parameters	Minimum requirements - C102	JKK scheme	Assessment
Contingency	Employment injuries and occupational: i. Medical care ii. Temporary incapacity for work iii. Permanent total disability iv. Permanent partial disability v. Survivor's benefits	Same as the Convention	✓
Coverage	50% of all employees	Wage workers working in micro, small, medium & large sized enterprises; non-wage workers ≈62.8 % of employees (2023)	✓
Qualifying period	Not permitted	n/a	✓
Level of benefits	Periodical payments • Temporary incapacity benefit: 50% • Permanent total disability: 50% • Survivor's benefits: 40%	Temporary incapacity benefit: 50 % Permanent partial and permanent total disability, and survivors' benefits: lump sums	✗
Duration	Throughout the contingency	Temporary incapacity: OK; other benefits: lump sums	✗
Benefit adjustment	Shall be reviewed following substantial changes in the general level of earnings	Lump sum benefits	✗

► Objectives of ILO's actuarial study

Propose a JKK reform/scheme to comply with ILO C102, under the new SJSN

- Coverage (reliance on contribution waiver to cover BPU using APBN and CSR)
- Effectiveness (benefit amount, formula, Indonesian migrant workers, scholarship)
- Financial sustainability (contribution rate, discount measure, 'recomposition')
- Role and effectiveness of JKM in the future

▶ **THANK YOU**

This note has been prepared by Ippei Tsuruga. Please contact Ippei Tsuruga (tsuruga@ilo.org) for more details.

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